



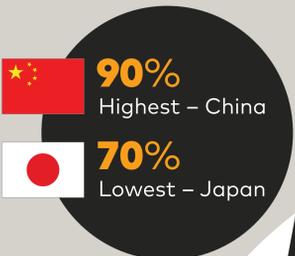
FUTURE OF PAYMENTS

Analyzing payment habits, attitudes and preferences across Asia Pacific



DIGITAL PAYMENTS MOMENTUM

69% increased usage of at least 1 digital payment method in the last year



New payments methods that were used more over the last year

- 1 QR codes **62%**
- 2 Digital wallets **58%**
- 3 Biometric payments **58%**

Meanwhile, **40%** of APAC consumers **decreased** their usage of cash

BIOMETRICS

Biometrics unbeatable for convenience and security, but privacy worries remain

70% agree that using biometric identification is **easier** than remembering PINs or passwords

... while **69%** agree it is **more secure**.



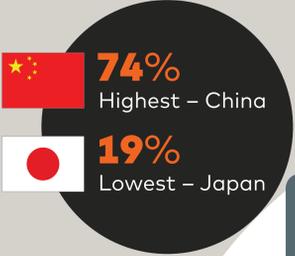
72% are **concerned** about what entities have access to their biometric data.

Yet, **53%** have used biometrics for **at least 1 purchase** in the last year.



BUY NOW PAY LATER

83% are aware of BNPL but comfort is mixed; institutional offerings preferred



Top 3 reasons for paying by installments:

- 1 Low or no interest **55%**
- 2 Expedite big purchases **51%**
- 3 Emergency purchases **49%**

67% of APAC consumers feel safer using a BNPL solution backed by a major payment network.

CRYPTOCURRENCY

Broad mainstream awareness though depth of understanding is lacking

55% are pessimistic about the monetary value of digital assets like cryptocurrency, stablecoins, CBDCs and NFTs

60% agreed that governments should regulate this industry



55% would feel more confident investing in crypto or digital currencies that are issued or backed by a reputable organization.