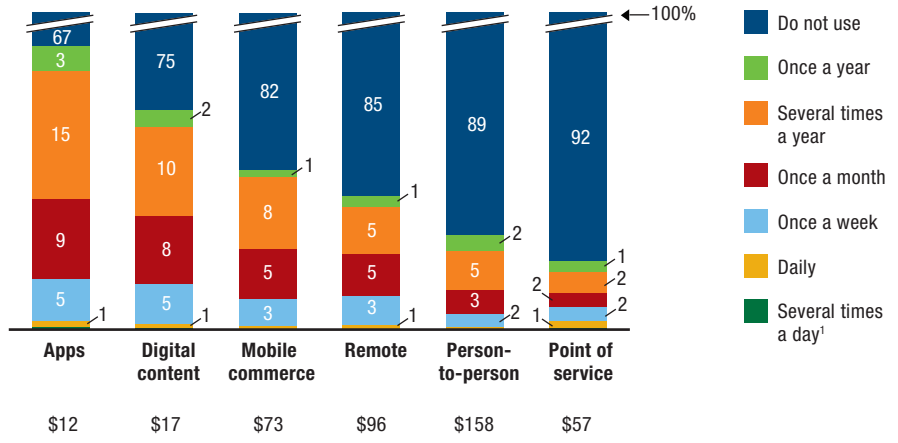


The 2013 McKinsey Mobile Payments Consumer Survey

McKinsey's Mobile Payments Consumer Survey collects data from a randomly selected panel of 1,000 consumers, matching the demographic profile (defined by age, income, gender and phone usage) of the U.S. adult population. The 2013 survey results have been compared with the 2011 results to provide an overview of changes in consumer behavior, perceptions and expectations regarding mobile payments. The following are highlights from the survey. (For more insight on mobile payments, see "From solutions to adoption: The next phase of consumer mobile payments," on page 15.)

Consumers use mobile payments mostly to purchase apps and digital content

Usage of mobile payments
Respondents indicating frequency, percent

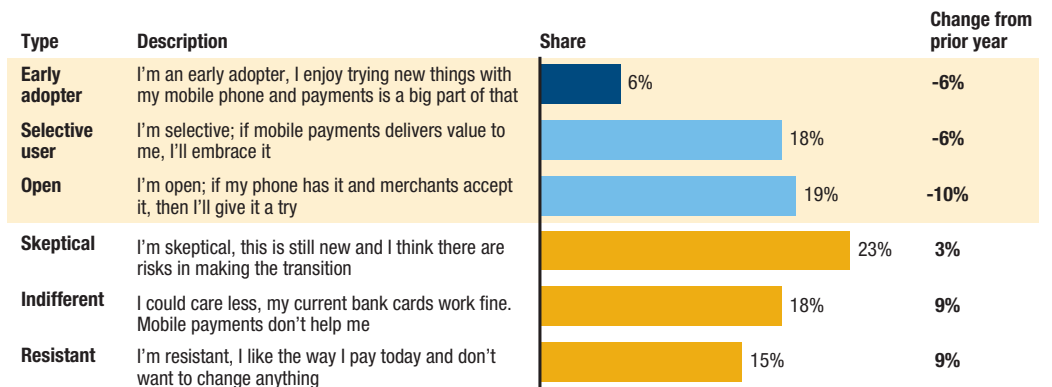


¹ Only a handful of respondents (well below 1 percent) said they used mobile payments in the listed categories several times a day. None said they used person-to-person mobile payments several times a day.

Source: McKinsey Mobile Payments Consumer Survey

About 45% of U.S. consumers are open to the idea of using mobile payments, but this number has fallen since 2011

Percent of all respondents indicating a particular attitude¹

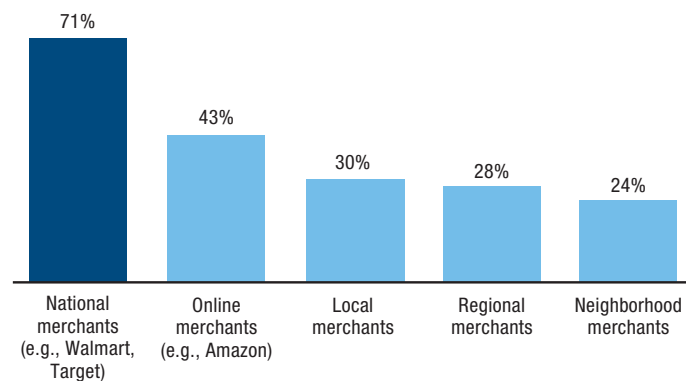


¹ Question: "If you had to select the one description that best matches how you feel about mobile payments, which one would you choose?"

Source: McKinsey Mobile Payments Consumer Survey

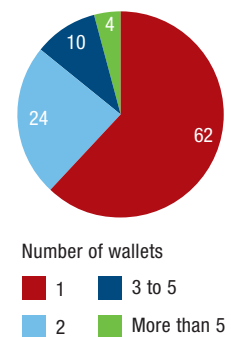
Consumers anticipate a future where they use a favored digital wallet for purchases at national merchants

Most important merchants to accept mobile payments
Respondents ranking two most important merchant types, percent



Source: McKinsey Mobile Payments Consumer Survey

Number of digital wallets consumers expect to use
Percentage of respondents



For more information on the McKinsey Mobile Payments Consumer Survey, please contact Dan Ewing (dan_ewing@mckinsey.com) or David Stewart (david_stewart@mckinsey.com).