

Contactless Payment Terminals Market - Global Industry Size, Share, Trends, Opportunity, and Forecast Segmented By Technology (Bluetooth, Infrared, Carrier-based, Wi-Fi, Other), By Payment Method (Account-based, Credit/Debit Card, Stored Value, Smart Card, Other), By Contactless Payment Terminals Market - Global Industry Size, Share, Trends, Opportunity, and Forecast Segmented By Technology (Bluetooth, Infrared, Carrier-based, Wi-Fi, Other), By Payment Method (Account-based, Credit/Debit Card, Stored Value, Smart Card, Other), By End User Industry (Retail, Transportation, Banking, Government, Healthcare, Other), By Region, and By Competition, 2019-2029F

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Abstracts

Global Contactless Payment Terminals Market was valued at USD 40.36 billion in 2023 and is anticipated to project robust growth in the forecast period with a CAGR of 16.27% through 2029. The rapid evolution of the global payments and transactions landscape is being driven by the widespread adoption of smartphones and digital technologies among both consumers and businesses. Key factors propelling this transformation include the development of digital payment cards, smartphones, and retail Point of Sale (POS) terminals. Numerous countries are actively transitioning towards cashless economies to promote digital payment methods among their

populations. This shift underscores the increasing demand for contactless payment options, particularly in sectors reliant on POS transactions. Contactless payments are gaining prominence due to customer preferences and convenience, prompting wearable technology manufacturers to integrate Near Field Communication (NFC) technology into their devices, thereby enhancing usability and eliminating the need for physical wallets or phones. Moreover, there is a rising trend towards contactless payments at POS systems using smartphones, prompting card and financial service providers to offer their solutions through third-party vendors or directly through smartphones.

Key Market Drivers

The global contactless payment terminals market is experiencing robust growth, driven by a confluence of factors that collectively underscore the widespread adoption of this innovative payment technology. One of the primary drivers propelling the market forward is the escalating consumer demand for convenience. In an era where speed and efficiency are paramount, contactless payments offer a seamless and expedited transaction experience. The sheer simplicity of tapping a card or mobile device against a payment terminal has resonated with consumers, prompting a shift away from traditional payment methods. Technological advancements have played a pivotal role in shaping the landscape of contactless payments. Innovations such as Near Field Communication (NFC) and Radio-Frequency Identification (RFID) have significantly improved the security and efficiency of contactless transactions. These technological enhancements not only bolster consumer confidence in the safety of contactless payments but also contribute to the overall growth of the market. As technology continues to evolve, it is expected to bring forth further improvements, reinforcing the appeal of contactless payment solutions.

The global COVID-19 pandemic has acted as a powerful accelerant for the adoption of contactless payments. Concerns about the transmission of viruses through physical contact heightened the importance of hygienic payment methods. Contactless payments emerged as a safer alternative, reducing the need for consumers to physically interact with payment terminals. This pivotal shift in consumer behavior, prompted by the pandemic, has had a lasting impact on the adoption curve of contactless payment terminals. Governments and regulatory bodies worldwide have recognized the potential benefits of digital payment methods and have actively promoted their adoption. Supportive policies and regulations aimed at enhancing financial inclusion, reducing reliance on cash, and streamlining payment processes have created a favorable environment for the growth of contactless payments. As a

result, these initiatives have contributed to the proliferation of contactless payment terminals, as businesses and consumers alike respond to the changing regulatory landscape.

The increased acceptance of contactless payments by merchants has also been a significant driver for market expansion. Businesses of all sizes, from small retailers to major service providers, are recognizing the advantages of offering contactless payment options to their customers. The ease of integration and the potential for improving the overall customer experience have made contactless payment terminals an attractive proposition for merchants across various industries. This growing merchant acceptance creates a positive feedback loop, as more businesses adopt contactless payment solutions, providing consumers with greater opportunities to leverage these convenient payment methods. Smartphone penetration has played a pivotal role in the adoption of contactless payments. The ubiquity of smartphones equipped with NFC technology has facilitated the seamless integration of mobile devices into the contactless payment ecosystem. Consumers are increasingly comfortable using their smartphones for a myriad of transactions, further propelling the growth of contactless payment terminals. The convergence of smartphones and contactless payments has not only expanded the user base but has also fueled a cultural shift towards embracing digital payment alternatives.

Security features embedded within contactless payment systems have alleviated concerns surrounding fraud and data breaches. Technologies like tokenization and encryption enhance the overall security of contactless transactions, bolstering trust among users. As security remains a paramount consideration for both consumers and businesses, the robustness of these security measures has become a crucial driver for the widespread adoption of contactless payment terminals. Lastly, partnerships and collaborations within the industry have played a vital role in expanding the contactless payment ecosystem. Collaboration between payment service providers, financial institutions, and technology companies has resulted in the development of interoperable solutions that contribute to the seamless functioning of contactless payments. These partnerships not only drive innovation but also foster an environment conducive to the continued growth of the global contactless payment terminals market.

Key Market Challenges

Despite the remarkable growth of the global contactless payment terminals market, several key challenges persist, shaping the dynamics of the industry and influencing the pace of adoption. Navigating these challenges is crucial for stakeholders to ensure

the continued success and expansion of contactless payment solutions. One significant challenge is the issue of interoperability and standardization. The contactless payment landscape comprises various stakeholders, including financial institutions, payment service providers, technology companies, and merchants. The absence of universal standards can lead to interoperability issues, hindering the seamless integration and communication between different components of the payment ecosystem. Establishing and adhering to common standards is essential for fostering compatibility, reducing friction in transactions, and promoting a more cohesive contactless payment infrastructure globally.

Security concerns remain a persistent challenge for the contactless payment terminals market. While contactless payments are designed with robust security features, including tokenization and encryption, the evolving landscape of cyber threats demands ongoing vigilance. The potential for data breaches, identity theft, and unauthorized transactions poses a risk that can erode consumer trust in contactless payment methods. Continuous investment in cybersecurity measures and staying ahead of emerging threats is imperative for maintaining the integrity of the contactless payment ecosystem.

Another challenge is the cultural and behavioral shift required for widespread adoption. Despite the growing popularity of contactless payments, certain demographics and regions may exhibit resistance due to cultural norms, longstanding habits, or concerns about technology adoption. Overcoming this inertia necessitates effective educational campaigns and targeted initiatives to address misconceptions and build confidence among consumers and businesses. Stakeholders must work collaboratively to bridge the gap and create awareness about the benefits and security of contactless payment solutions. The reliance on electronic infrastructure and connectivity introduces vulnerabilities that can disrupt the seamless functioning of contactless payment terminals. Technical issues such as network outages, connectivity failures, or system downtimes can impede the reliability of contactless transactions. As businesses increasingly depend on these digital payment methods, ensuring the robustness and resilience of the underlying technological infrastructure becomes a critical consideration. Redundancy measures, backup systems, and proactive monitoring are essential components of mitigating these challenges.

Regulatory complexities pose a considerable challenge to the global contactless payment terminals market. Divergent regulatory frameworks across different regions and countries can create compliance hurdles for industry players. Adhering to varying standards and navigating regulatory requirements adds complexity

the development and deployment of contactless payment solutions. Collaboration between industry stakeholders and regulatory bodies is crucial establishing a harmonized regulatory environment that fosters innovation while ensuring consumer protection and financial integrity. The cost associated with upgrading and implementing contactless payment terminals presents a practical challenge for many businesses, especially smaller merchants. While larger retailers may have the resources invest in the latest technology, smaller businesses may face financial constraints and operational challenges in transitioning contactless payment systems. Addressing this challenge involves developing cost-effective solutions, offering financial incentives, and providing support facilitate the widespread adoption of contactless payment terminals among businesses of all sizes. In conclusion, while the global contactless payment terminals market is experiencing rapid growth, it is not without its challenges. Overcoming issues related interoperability, security, cultural shifts, technical reliability, regulatory complexities, and cost barriers requires a concerted effort from industry stakeholders. By addressing these challenges head-on, the contactless payment industry can foster a more inclusive, secure, and efficient payment ecosystem that benefits consumers and businesses worldwide.

Key Market Trends

The global contactless payment terminals market is characterized by several key trends that are shaping the industry and influencing the way consumers and businesses engage in financial transactions. Understanding these trends is essential for stakeholders capitalize on opportunities and stay ahead in this dynamic market.

Rapid Adoption of Near Field Communication (NFC) Technology: One of the prominent trends driving the contactless payment terminals market is the widespread adoption of NFC technology. NFC facilitates secure and convenient communication between devices, enabling quick and contactless transactions. The ubiquity of NFC-enabled smartphones has accelerated the acceptance of contactless payments, allowing users make transactions by simply tapping their phones on payment terminals.

Integration of Contactless Payments into Wearable Devices: The integration of contactless payment capabilities into wearable devices, such as smartwatches and fitness trackers, is gaining momentum. This trend aligns with the growing consumer interest in wearable technology and offers a seamless and efficient way make transactions without the need for physical cards or smartphones. Wearable contactless payments enhance user convenience and contribute the diversification of contactless payment channels.

Expansion of Biometric Authentication: Biometric authentication, including fingerprint recognition and facial recognition, is increasingly

being integrated into contactless payment systems. Biometrics add an extra layer of security and convenience, as users can authenticate transactions with their unique biological features. This trend addresses security concerns and enhances the overall user experience, making contactless payments more attractive to a wider audience.

Emergence of Contactless Transit Payments: The integration of contactless payment technology into public transportation systems is a notable trend, especially in urban areas. Contactless transit payments enable commuters to use the same contactless cards or devices for both public transportation and retail transactions. This seamless integration enhances the overall transit experience and contributes to the growing acceptance of contactless payments in daily life.

Focus on Contactless Payment Innovations in Retail: The retail sector continues to be a focal point for contactless payment innovations. Retailers are increasingly adopting contactless payment terminals to expedite the checkout process and improve customer satisfaction. Additionally, the implementation of contactless payment solutions in self-service kiosks and vending machines is expanding, offering customers more options for quick and efficient transactions.

Introduction of Contactless Payment Cards: Contactless payment cards, equipped with embedded NFC technology, have gained popularity as a convenient and secure payment method. These cards allow users to make transactions by tapping them on compatible payment terminals. The widespread issuance of contactless payment cards by financial institutions contributes significantly to the growing acceptance of contactless payments globally.

Global Embrace of QR Code Payments: While NFC technology dominates in many regions, QR code payments have gained traction, especially in emerging markets. The simplicity and cost-effectiveness of QR code technology make it an attractive option for businesses and consumers. The rise of QR code payment apps and platforms has further diversified the contactless payment landscape.

Sustainability and Environmental Considerations: The focus on sustainability and environmental consciousness is influencing the contactless payment terminals market. Digital payments, including contactless transactions, contribute to reducing the reliance on paper currency and receipts, aligning with broader sustainability goals. This trend resonates with environmentally conscious consumers and organizations, fostering the adoption of contactless payment methods.

Segmental Insights

End User Industry Insights

In the Contactless Payment Terminals market, the retail segment has emerged as a dominant force, exerting significant influence over market dynamics and growth trajectories. This sector's dominance is underscored by its robust adoption of contactless payment technologies, driven by evolving consumer preferences and the need for seamless transaction experiences. Retailers, ranging from small businesses to large enterprises, are increasingly recognizing the advantages of contactless payment terminals in streamlining checkout processes, reducing transaction times, and enhancing overall customer satisfaction. The retail sector's dominance in the Contactless Payment Terminals market is further fueled by the proliferation of smartphones and digital payment solutions. As consumers embrace mobile payment options and demand greater convenience in their purchasing experiences, retailers are compelled to integrate contactless payment terminals into their POS systems. This strategic alignment with evolving consumer behaviors not only positions retailers as innovators in the marketplace but also enables them to capitalize on the growing trend towards cashless transactions.

Moreover, the retail segment's dominance in the Contactless Payment Terminals market is characterized by a diverse landscape of players, including traditional brick-and-mortar stores, e-commerce platforms, and omnichannel retailers. This diverse ecosystem fosters competition and innovation, driving advancements in contactless payment terminal technologies and driving market growth. Additionally, retailers' emphasis on customer-centricity and seamless omnichannel experiences further reinforces the significance of contactless payment terminals in their operations, ensuring continued market dominance for the retail segment. Looking ahead, the retail segment is poised to maintain its leadership position in the Contactless Payment Terminals market, fueled by ongoing investments in digital infrastructure, the proliferation of contactless payment technologies, and evolving consumer preferences. As retailers continue to prioritize frictionless payment experiences and embrace emerging technologies, the significance of contactless payment terminals in driving revenue growth and enhancing customer engagement is expected to remain paramount in the retail landscape.

Regional Insights

In 2023, Europe asserted its dominance by securing the largest market share within the contactless payment terminals industry. This regional stronghold can be attributed to a confluence of factors that have reshaped the payment landscape. These include

dynamic forces such as technological innovation, the disruptive impact of COVID-19, evolving consumer behaviors, and regulatory shifts. As a result of these influences, Europe is poised to maintain a substantial market share in the foreseeable future. The European region's leadership position is underpinned by its proactive response to the changing dynamics of payment methods. The convergence of innovative solutions, necessitated by the pandemic, and the growing preference for contactless transactions among consumers have propelled Europe to the forefront of the market. Moreover, regulatory initiatives aimed at fostering digital payment ecosystems have further bolstered the region's position as a key player in the global landscape.

Key Market Players

Thales Group

On Track Innovation Ltd. (OTI)

VeriFone Inc.

Hewlett Packard Enterprise Development LP

Ingenic Group SA

Visiontek Products LLC

PayPal Holdings Inc.

Castles Technologies

ID Tech Solutions Inc

NEC Corporation

Report Scope:

In this report, the Global Contactless Payment Terminals Market has been segmented into the following categories, in addition to the industry trends which have also been detailed below:

Contactless Payment Terminals Market, By Technology:

Bluetooth

Infrared

Carrier-based

Wi-Fi

Other

Contactless Payment Terminals Market, By Payment Method:

Account-based

Credit/Debit Card

Stored Value

Smart Card

Other

Contactless Payment Terminals Market, By End User Industry:

Retail

Transportation

Banking

Government

Healthcare

Other

Contactless Payment Terminals Market, By Region:

North America

§ United States

§ Canada

§ Mexico

Europe

§ France

§ United Kingdom

§ Italy

§ Germany

§ Spain

§ Netherlands

§ Belgium

Asia-Pacific

§ China

§ India

§ Japan

§ Australia

§ South Korea

§ Thailand

§ Malaysia

South America

§ Brazil

§ Argentina

§ Colombia

§ Chile

Middle East & Africa

§ South Africa

§ Saudi Arabia

§ UAE

§ Turkey

Competitive Landscape

Company Profiles: Detailed analysis of the major companies presents in the Global Contactless Payment Terminals Market.

Available Customizations:

Global Contactless Payment Terminals Market report with the given market data, Tech Sci Research offers customizations according to a company's specific needs. The following customization options are available for the report:

Company Information

Detailed analysis and profiling of additional market players (up to five).

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 - 15.9.5. Key Product/Services Offered
- 15.10. NEC Corporation
 - 15.10.1. Business Overview
 - 15.10.2. Key Revenue and Financials
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 - 15.10.4. Key Personnel/Key Contact Person
 - 15.10.5. Key Product/Services Offered

16. STRATEGIC RECOMMENDATIONS

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