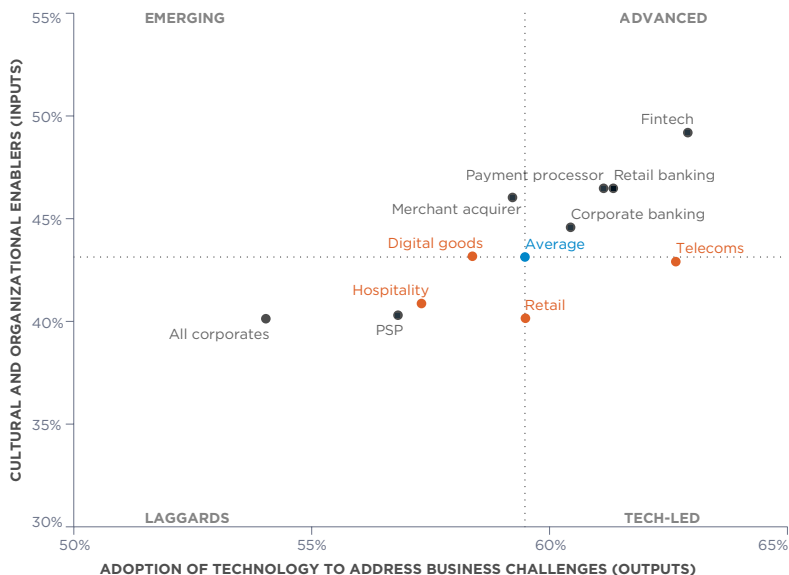


MIND THE GAP

Even between industries, the innovation gap threatens merchants' ability to win new customers and maintain existing ones. Learn how you can close the gap and gain a competitive edge over peers and competitors.

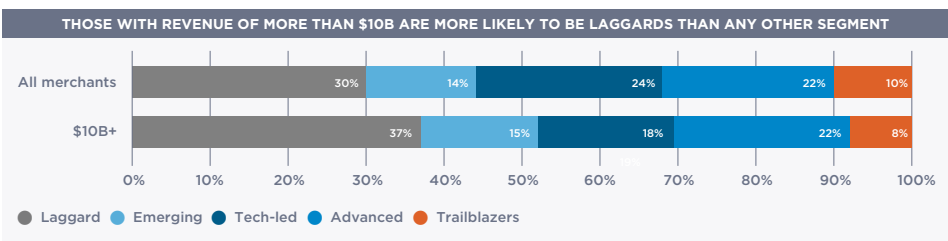
MERCHANTS BELOW AVERAGE IN DRIVING INNOVATION



"It is the resolute focus of Trailblazers to enhance customer experience and enable customers to transact however and wherever they wish that sets them apart."

The position of merchants reflects a growing gap caused by focusing on short-term priorities in a very competitive market, with high consumer preference for a digital purchasing experience.

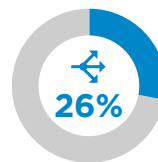
EVEN VERY LARGE MERCHANTS RISK FALLING BEHIND



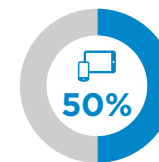
The complex requirements and technical environments of larger merchants mean they struggle to respond rapidly to changing demands.

PAYMENTS INNOVATION WILL DRIVE COMPETITIVE ADVANTAGE

The convergence of digital and in-store payment capabilities is a clear innovation driver for merchants.

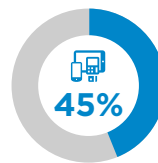


Expanding payment-tool acceptance is the single biggest focus area for 26% of online merchants.



Mobile is a top-three in-store investment priority for over 50% of merchants.

Expanding payments acceptance is a top-three investment priority for 53% of all merchants overall — and rises to 64% among Trailblazers!



Providing a seamless cross-channel payments experience is a top-three investment priority for 45% of in-store merchants.



Investment in payments security is a top-three priority for 49% of merchants, with a focus on authentication technologies.

Owing to past investments in fraud detection and prevention, Trailblazer merchants are less concerned with security and able to focus on other priorities.

WHERE IS YOUR ORGANIZATION ON ITS INNOVATION JOURNEY?

30%
LAGGARD

Generally aware of the challenges they face, but not actively responding

14%
EMERGING

Clearly articulated technology strategy and focus on business transformation

24%
TECH-LED

Strong focus on investing in technology, but rarely a market leader in product innovation

22%
ADVANCED

Clear strategy and roadmaps around technology adoption and product innovation

10%
TRAILBLAZER

Leader in adoption of technology and delivering new products/services

NEXT STEPS — HOW TO BECOME A TRAILBLAZER

Get the full report, understand where your company falls on the index, and take the prescribed actions at the end of the report.