



Keeping Payments Simple White Paper

Keeping Payments Simple:
Exploring Consumer Demand
for Seamless Payment Methods



Introduction

Australia, United Kingdom and United States of America. On paper, these would seem to be very similar countries, all three are English-speaking, developed economies with high digital adoption. You would think that, given these countries' similarities, the payments needs of their citizens would be equally similar. Everyone, after all, wants fast, reliable and frictionless transactions, whether shopping online, tapping a card in-store, using a mobile wallet, or paying at an unattended payment terminal.

What we found by surveying thousands of consumers across these three countries is that simplicity and reliability are at the core of every payment journey – but what counts as 'simple' in one market may feel like an unnecessary imposition in another. Taken together, Australia, the UK and the US provide a global perspective on how consumers approach payments, highlighting both universal truths and local nuances that brands need to understand.

This report explores not only how consumers interact with merchants, but also how their expectations shape the wider payment ecosystem, from acquirers and financial institutions to ATM operators. By looking across card, cash, and digital channels, the findings highlight opportunities for every participant in the payments value chain to simplify access, strengthen reliability, and deliver connected, secure experiences.

For payment providers, these differences matter. Success requires more than rolling out the same solution everywhere. To deliver truly global payment infrastructure, providers must understand the subtle distinctions between markets and design for local needs while maintaining global consistency.

This report explores those differences in detail, but here's what is essential: payment simplicity is the foundation of consumer trust in new payment technology.

Introductory Statement

At TNS, we believe that every successful payment experience begins with understanding the customer. Payments may seem like the final step in a transaction, but in reality, they are often the moment that defines whether a consumer feels valued or frustrated.

By surveying consumers across Australia, the UK and the US, this report provides a perspective on what people expect from payments, but also what they will not tolerate – unnecessary friction, inconsistency or uncertainty. These insights are invaluable across multiple payment environments – from retail and hospitality to fuel, parking, vending, transit and beyond.

What emerges most clearly from this research is the power of simplicity. When payment transactions are simple, customers feel in control. They can move quickly and confidently from decision to purchase, with trust reinforced at every step. Simplicity doesn't mean stripping away all safeguards – rather, it means designing experiences that balance security and speed in a way that feels natural. This balance is what drives loyalty and conversion, turning routine transactions into moments that strengthen long-term relationships.

For TNS, this is where our commitment to insight-led innovation comes into play. We combine rigorous consumer research with our deep expertise in payments infrastructure to help

our partners – whether in retail, fuel, parking, transit or unattended commerce – meet evolving expectations without adding complexity. Our goal is not only to keep pace with consumer behavior, but to anticipate where it is heading and do everything we can to make sure that our partners are ready.

TNS' Complete Commerce is an integrated solution stack that brings together Accept, Connect, Orchestrate, and Protect – a full suite of managed payment, security and network services. By unifying payments connectivity, orchestration, and security under one trusted provider, Complete Commerce helps enterprises reduce complexity, improve reliability, and deliver frictionless payment experiences. By putting consumer sentiment at the heart of innovation, TNS' Complete Commerce empowers businesses to deliver payment experiences that are seamless today and future-proof for tomorrow.



John Tait

TNS' Global Managing Director
for its Payments Market business

Methodology

TNS commissioned Censuswide to conduct a survey among a sample of 3,000 Consumers (1,000 per market: Australia, UK, US) aged 18+ who pay for goods and/or services.

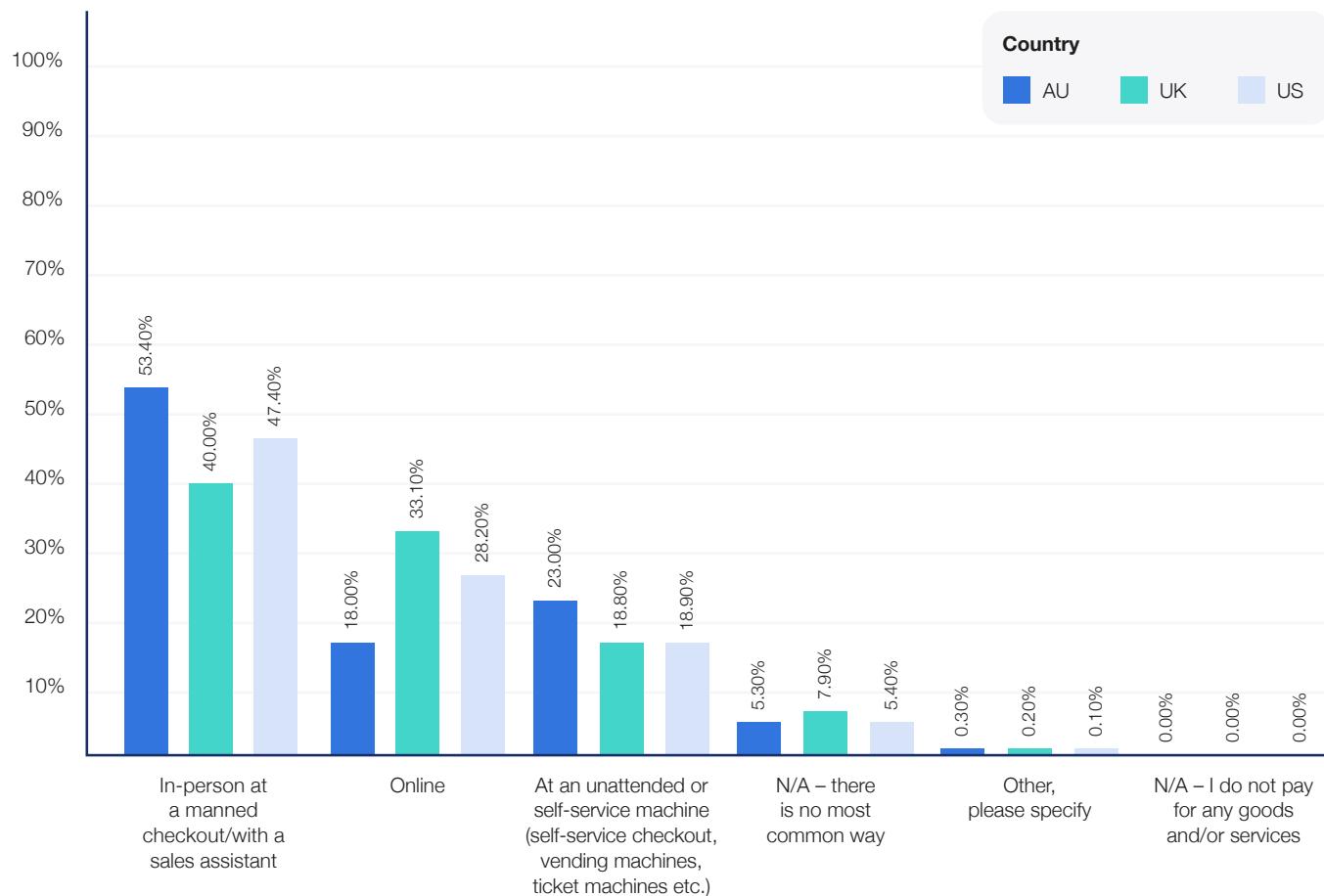
The data was collected between July 7 – 14 2025. Censuswide abides by and employs members of the Market Research Society and follows the MRS code of conduct and ESOMAR principles. Censuswide is also a member of the British Polling Council.



**For any queries,
please contact**
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Section 1:

Where and How We Pay



Where do you most commonly pay for goods and/or services?

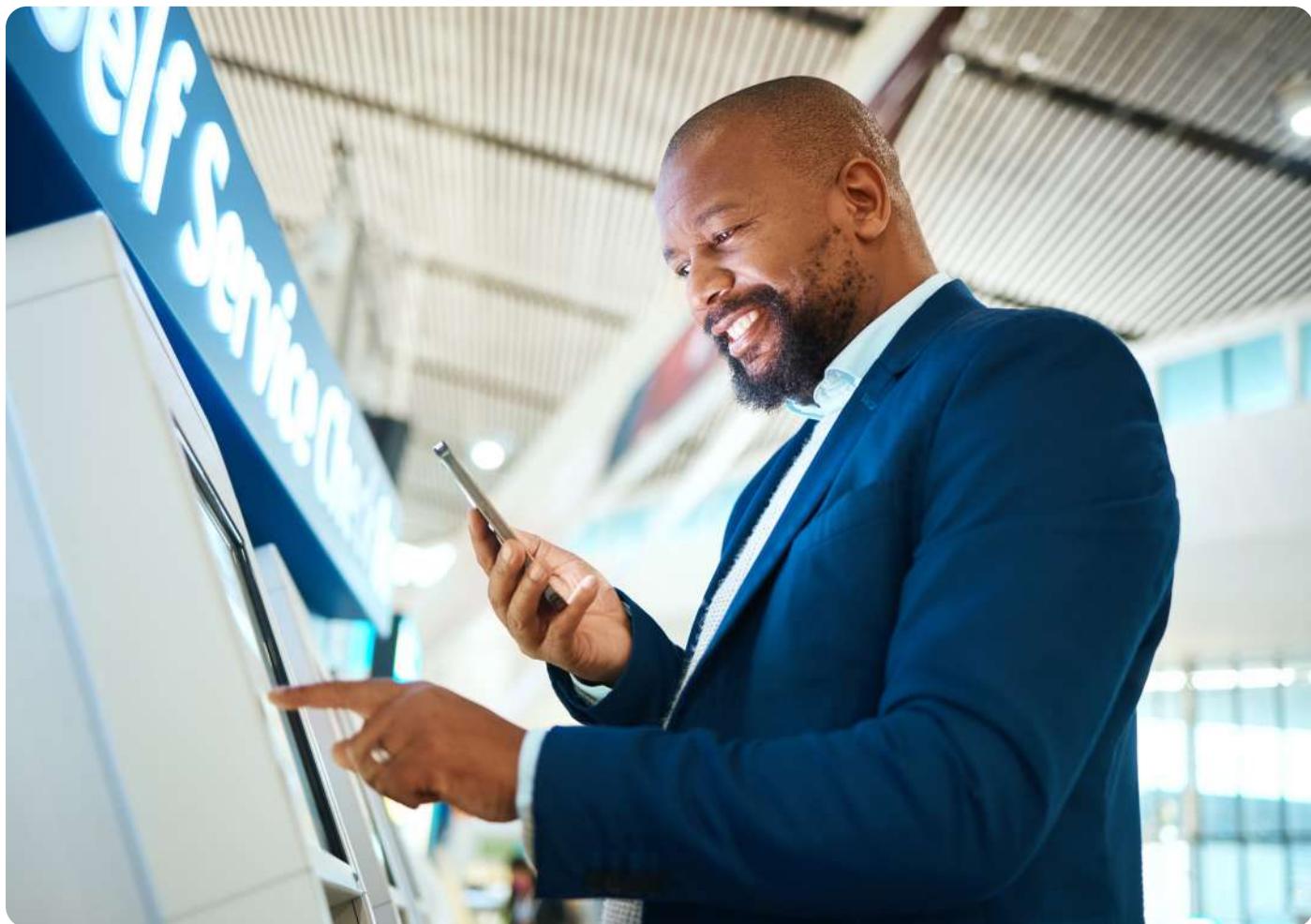
Key Findings

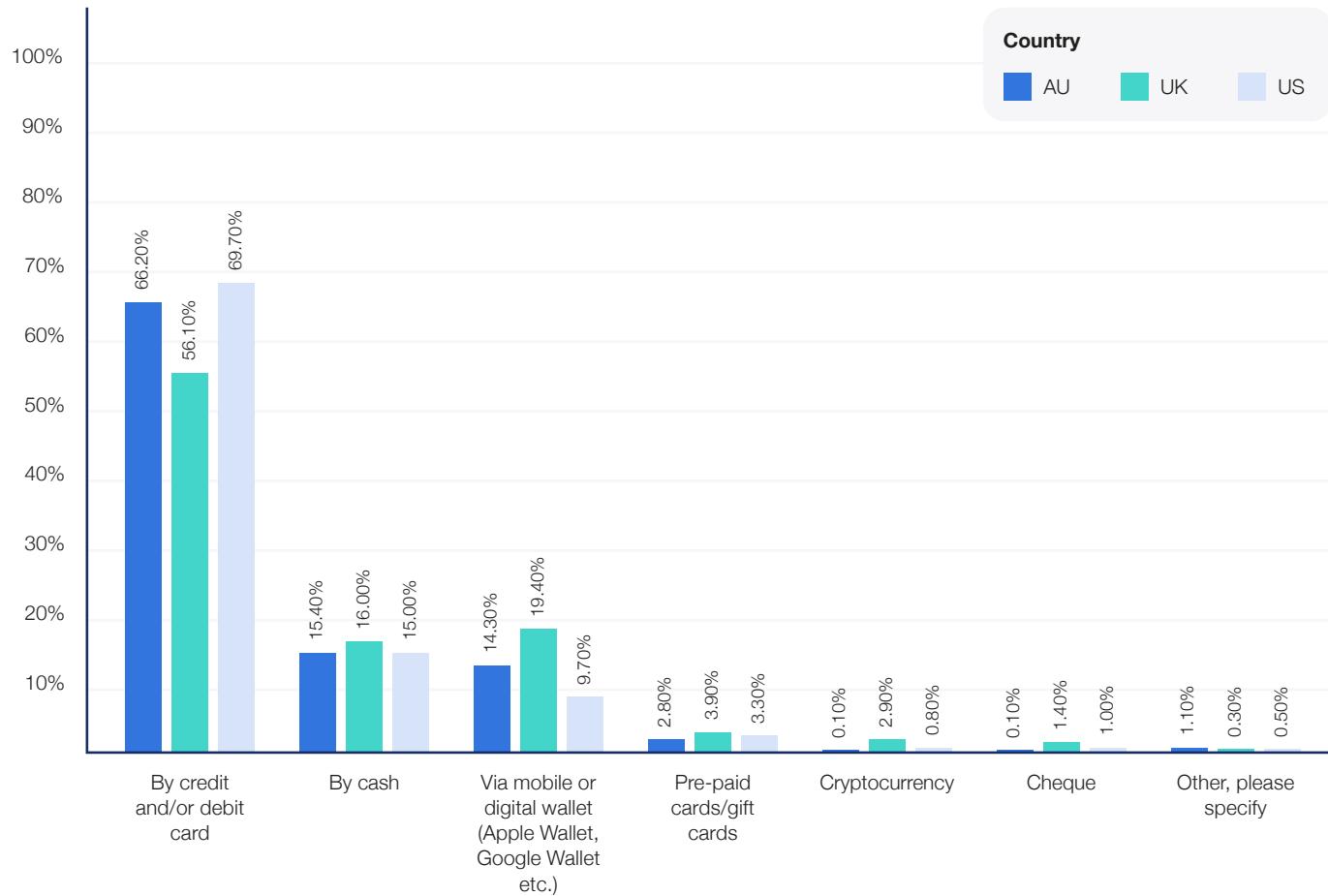
- In-person payments remain dominant: UK 40%, US 47%, AU 53%
- Online is strong in the UK (33%), weaker in AU (18%).
- Self-service usage is highest in AU (23%), but is also significant in the UK (19%) and US (19%).

The most important question we can ask when talking about payments is how people want to make those payments.

In living memory, self-service payments have gone from being available in only a very small number of situations – coin-operated laundries and drinks machines for instance – to providing all sorts of goods and services. In major cities, self-service has become so common in grocery, convenience and fuel retail that many people could easily go days without speaking to a cashier. Similarly, eCommerce now means that any number of products or services that were once only possible to buy in-person can be bought online.

In every market surveyed, in-person payments remain the most common choice: 53% in Australia, 47% in the US, and 40% in the UK. Online is particularly strong in the UK (33%) while self-service is most common in Australia (23%). This shows that while in-person remains dominant globally, the balance between online and unattended payments varies by market.





How do people pay?

- Cards dominate: UK 56%, US 70%, AU 66%.
- Cash is second tier (~15% across markets).
- Mobile wallets are stronger in the UK (19%) and AU (14%) than in the US (10%).
- Alternatives (gift cards, crypto, check) remain niche.

Credit and debit cards dominate here. That's likely because a significant amount of commerce is happening online or at unattended venues and the majority of consumers are "banked". Additionally, the infrastructure for using cards is fully mature in all these countries, with vendors still accepting cash.

Although digital payments now dominate, cash continues to play an important role, used by 15–16% of respondents across markets, underscoring the need for inclusive payment infrastructure. For financial institutions and ATM operators, maintaining access to cash remains part of delivering a simple, reliable, and trusted payment experience.

What Good Looks Like



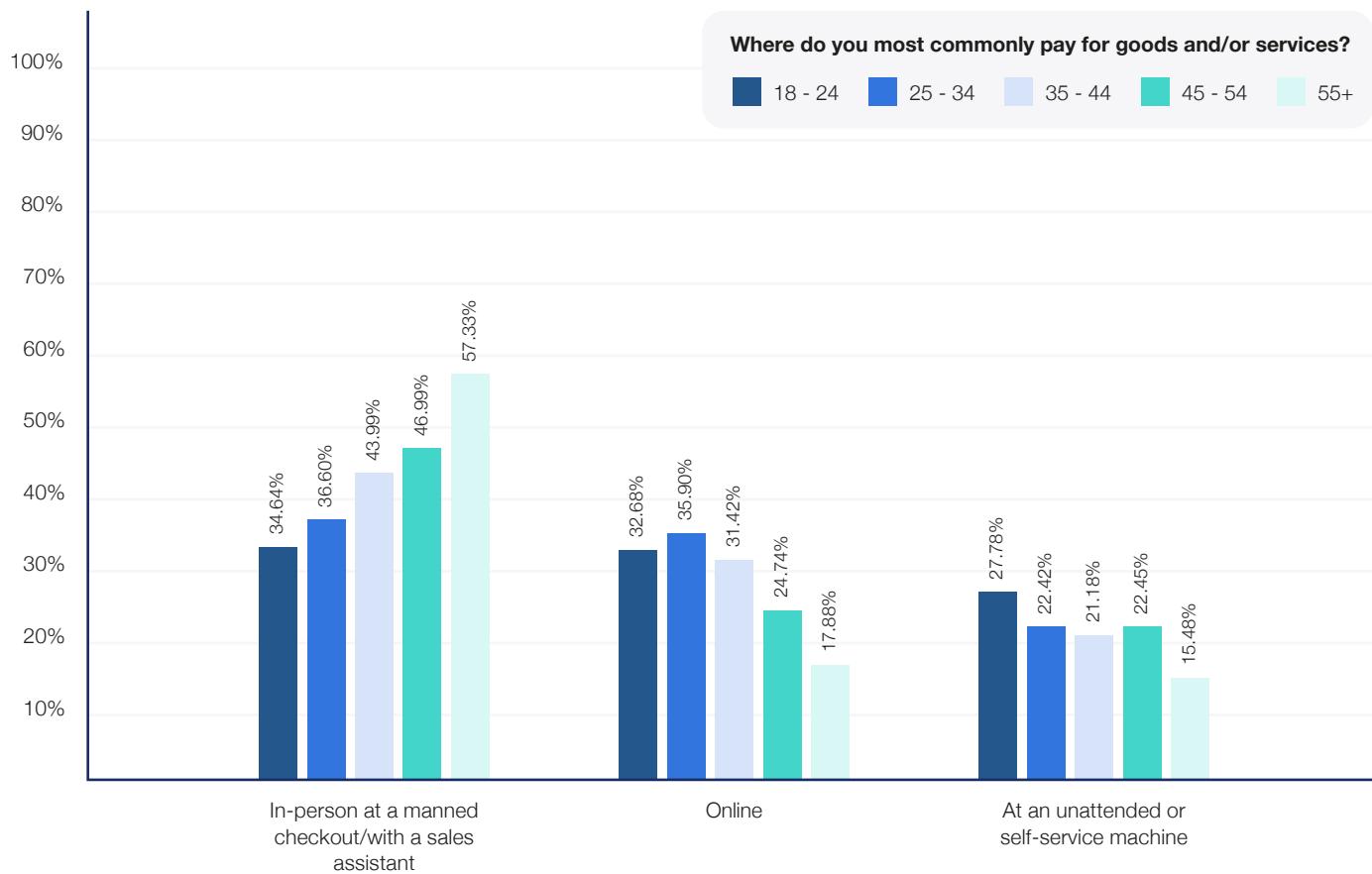
Mobile wallet support



Wide range of credit cards accepted



Cash options when possible



We see much higher usage of self-service checkouts among younger shoppers, which is to be expected. However, we also see a strong number of the oldest respondents still report using mainly self-service and unattended machines. Predictably, there are also significant differences in unattended payment terminal and eCommerce use between low-density areas (Australia's Northern Territory, for example) and major cities like London, which are significantly more likely to embrace newer technologies.

- Younger consumers (18–34) use more online and unattended payment checkouts.
- Older consumers (55+) strongly prefer manned checkout (57%).
- All groups report some self-service use, showing it's not a purely youth-driven trend.

The US and Mobile Wallets

We can see in the UK and Australia that mobile wallet apps (Apple Wallet, Google Wallet, etc.) are more common than in the US. This may be because of the relative immaturity of payments technology there when compared to other developed countries. For example, NFC (near-field communication) technology at point of sale

devices has been deployed much more slowly than in other countries, meaning that consumers can't be confident that technology like mobile wallets or even Chip and PIN cards are going to work at all locations. Even so, cash use is around the same as other countries.



Section 2:

What Frustrates Customers?

What Good Looks Like



Have a guest checkout option

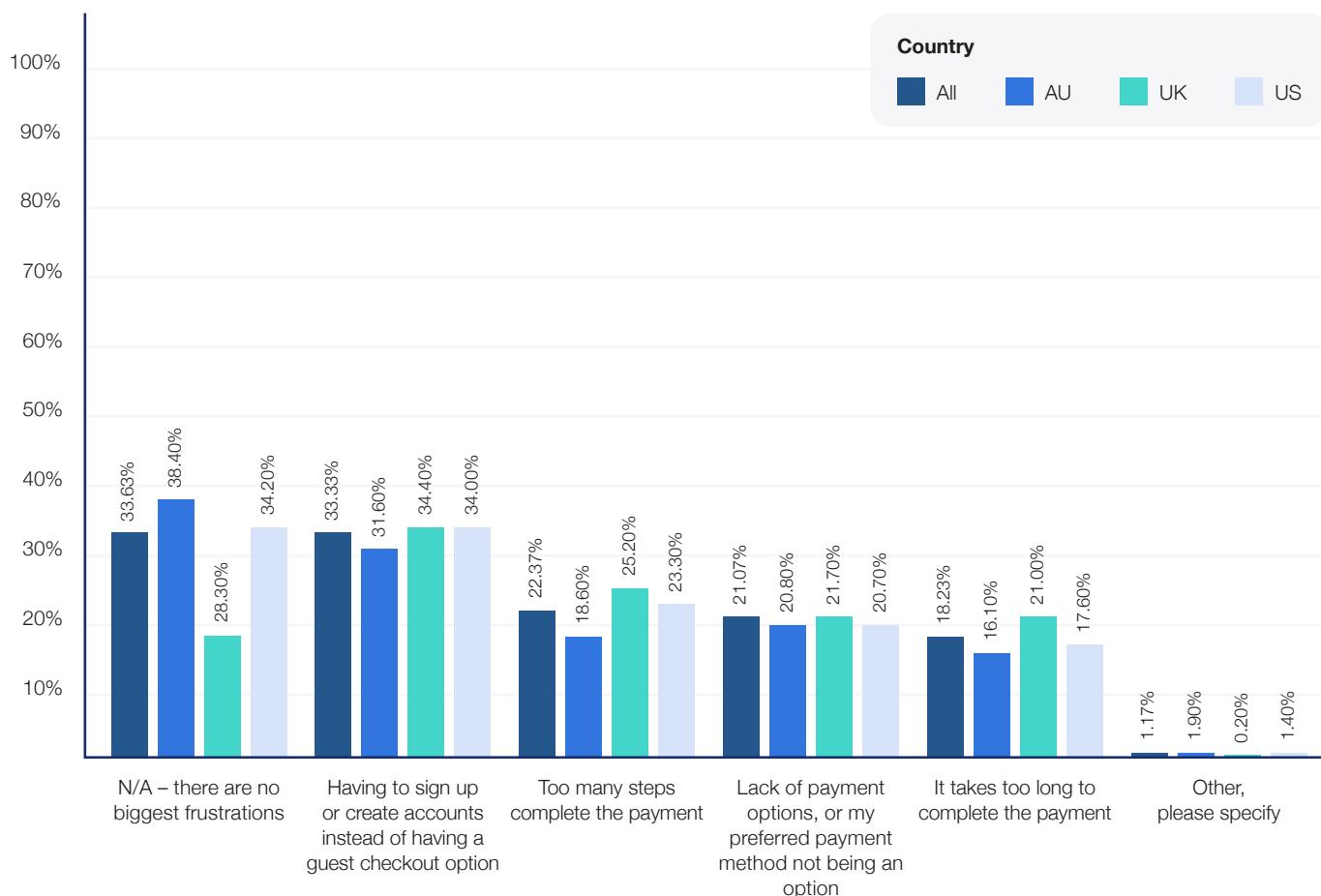


Minimize steps to make a payment



Use payment orchestration

What, if anything is your biggest frustration(s) when paying for goods and services?



Top Frustrations

For 33% of people, having to sign up at a checkout is their biggest frustration

Too many steps in payment **22%**

Lack of preferred options **21%**

Takes too long **18%**

One-third report no frustrations **1/3**

Customers might forgive brands for not having the latest technology, but not for actively frustrating them. Introducing unnecessary friction at what is arguably the most important stage of the transaction, the payment, is likely to be especially irritating, so it is important for businesses to know what is most exasperating to their customers.

Fortunately, we can see that there is no single biggest frustration for the majority of people in most regions. Only in the UK does signing up or creating accounts instead of having a guest checkout option top 'no frustrations'.

The two biggest pain points are remarkably consistent, probably because there are no major regional differences to the payment process, only the availability of certain technologies.

What Can We Learn From This?

The most common frustrations come from speed and simplicity. Customers want their payments to be quick and easy and the results show that they are frustrated when payments are more complicated than they need to be.

So, the key takeaways here are:

01

Reliability matters: Consumers value consistency and reliability when making payments. Across markets, more than a third reported issues at checkout in the past year, whether due to outages, unaccepted methods, or multiple steps to complete a transaction. Reducing friction and creating a smooth, dependable experience every time is key to customer satisfaction.

04

Use payment orchestration: Consumers expect fast, simple and secure checkout options. But many say they encounter friction, from limited payment choices to too many steps. Payment orchestration helps businesses unify and manage multiple payment methods, providers and security layers within a single framework. By adopting solutions such as TNS Complete Commerce, brands may be able to streamline payment flows, reduce points of failure and deliver the speed and trust consumer demand.

02

Simplicity is not just about speed: Yes, people want fewer steps when paying, but a certain level of friction is needed to assure them that they are being protected. However, even if the payment process isn't over with a single tap of a card, it can still be simple.

05

Support the full payment ecosystem: Payment simplicity doesn't end at the checkout. Financial institutions, acquirers and ATM networks all play a vital role in ensuring consumers can pay and access funds, whenever and however they choose. By bringing together connectivity, security and orchestration through TNS Complete Commerce, providers may be able to deliver a consistent experience across card, cash and digital channels, reducing fragmentation and improving reliability for every stakeholder.

03

Regional differences are minor for customer experience: frustrations are broadly universal.

Section 3 - 4:

Payment Problems & Parking (Q4 & Q9)

Problem

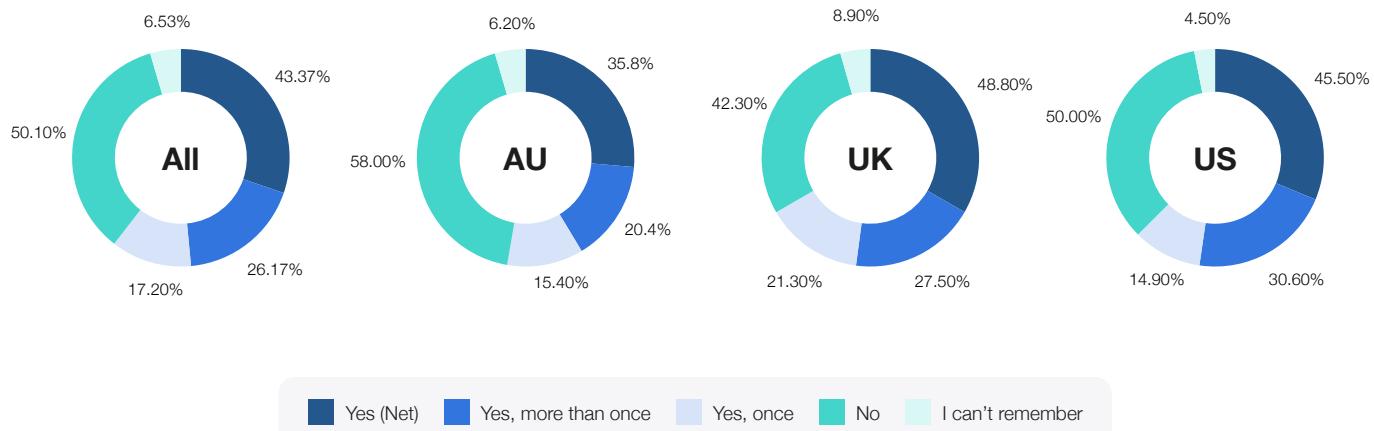
Frustration

Abandonment

All the clever design and next generation features in the world won't matter if your systems are unreliable. This is particularly true in unattended payment terminal use, in which there is no customer service representative present to fix problems – in such cases, potential customers are more likely to give up and go elsewhere.

Title: Have you experienced any issues with being able to pay at the checkout in the last 12 months?

(i.e., card machine not working, preferred method of payment not accepted)



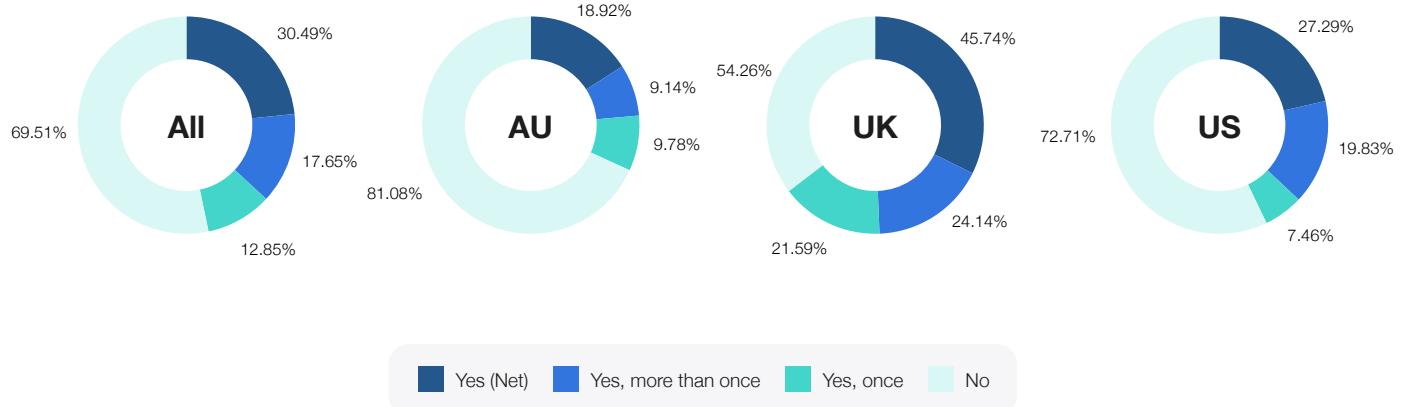
- Payment failures remain common: 43% overall experienced issues in the past 12 months (highest in US, lowest in AU).
- Parking as a case study: nearly half of UK drivers report parking payment failures, vs. <20% in AU.
- Age effect: younger consumers report more problems, likely due to reliance on app-based payments.

Firstly, we can see that payment issues are still quite common. They seem to be less common in Australia, though only by a small amount. TNS has a significant share of the Australian payments infrastructure, whereas other countries have more varied marketplaces.

The good news is that the majority of people in all areas haven't experienced payment problems within the last twelve months. It may only be by a small margin, but this is still a success for payments companies. The question is how we can make sure that payments problems don't happen in the future.

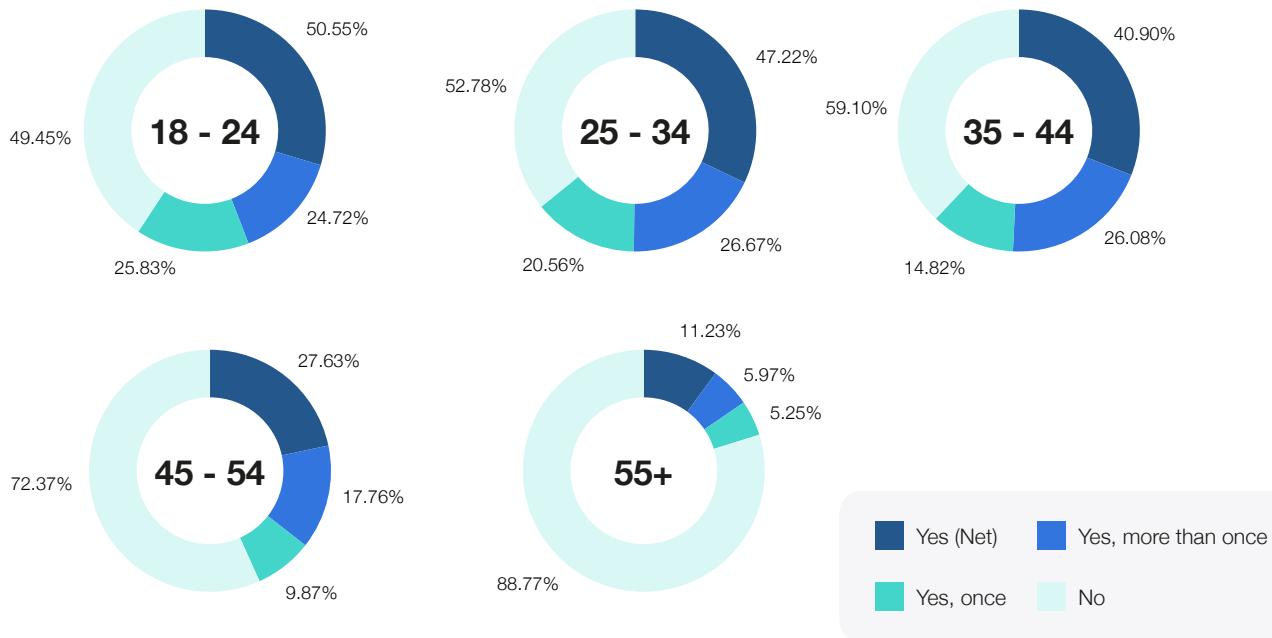
Using the example of parking as an indicator, we can see that payments in unattended scenarios are even more reliable.

Title: Have you ever been unable to park your vehicle because of problems with making the payment for parking in the last 12 months?



From the data we can see that the news is generally good – most people haven't had any problems parking in the past year. Australia is particularly strong, and this may be due to TNS having a very high market share of cashless payments and processes payments for over 90% of parking in major cities. The UK seems to be worse off, with almost half of respondents reporting that they have had payment problems. This is possibly a result of a patchwork of payment apps and other services combining with local council-owned services.

What's especially interesting is how age plays into this:



As you can see, younger people experience significantly more problems with paying for parking, while the 55+ demographic barely experiences them at all. Why could this be? One possible explanation is that younger people are more likely to use more innovative payment methods, such as app payments and some of these apps may not have reliable payments infrastructure.

What Good Looks Like

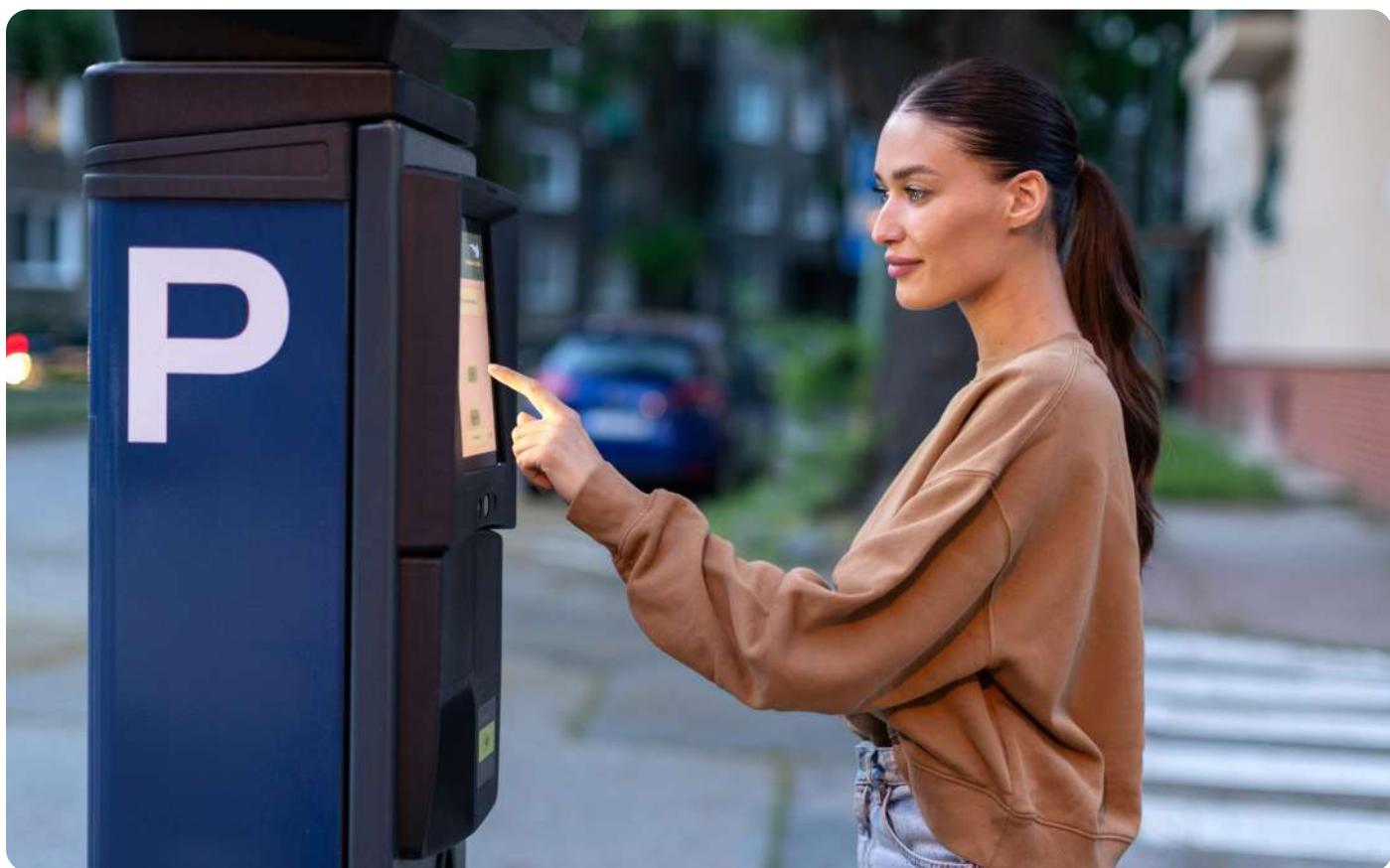


What This Means

Payment reliability and consistency are what win consumer trust in the long term. While Australian respondents report fewer failures, nearly half of UK drivers have experienced parking payment problems and 46% of US consumers reported checkout issues in the last 12 months. These differences show that payment resilience is achievable, especially when providers treat payment acceptance, orchestration and security as a single system, not separate layers.

We know this because there are major regional differences in reliability – that alone shows us that payments failures aren't a fact of life, they're a result of a combination of factors, all of which are in the control of brands.

Connectivity problems in retail can be a major problem – customers don't want to be told that they have no other option but to use cash because the network is down. Businesses can instead use systems with multiple backups and SIM-based connectivity to help make sure that connection problems are unlikely.



Section 5 - 6:

In-store Experience (Q5, Q6, Q7)

What Good Looks Like



**Easy to use
in-store Wi-Fi**



**Keep
self-service
payments easy**



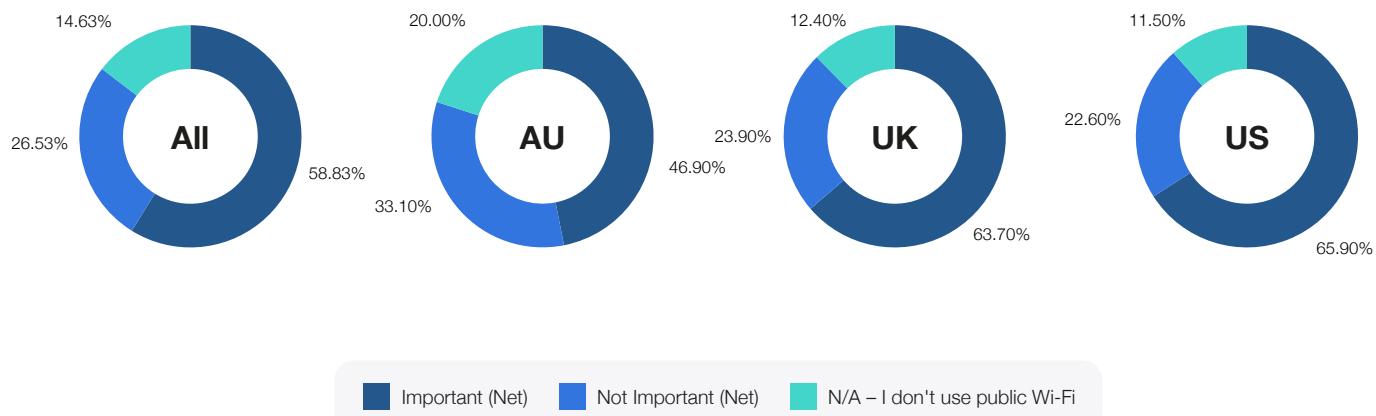
**Advertising
on payments
machines**

In-store payment experience is vital, and digital tools are giving brands new ways to engage customers. Globally, nearly 6 in 10 consumers say fast in-store Wi-Fi is important, with the strongest uptake in the US and UK. At the checkout, robust unattended payment devices and intuitive self-service options help ensure speed and simplicity across all demographics. Something as simple as

in-store Wi-Fi may allow customers to decide upon the products that they want without needing an employee to help them.



How important, if at all, is it to you that stores, cafes, fueling stations and other venues offer fast Wi-Fi for surfing the web on the go or searching for products?



Wi-Fi Access

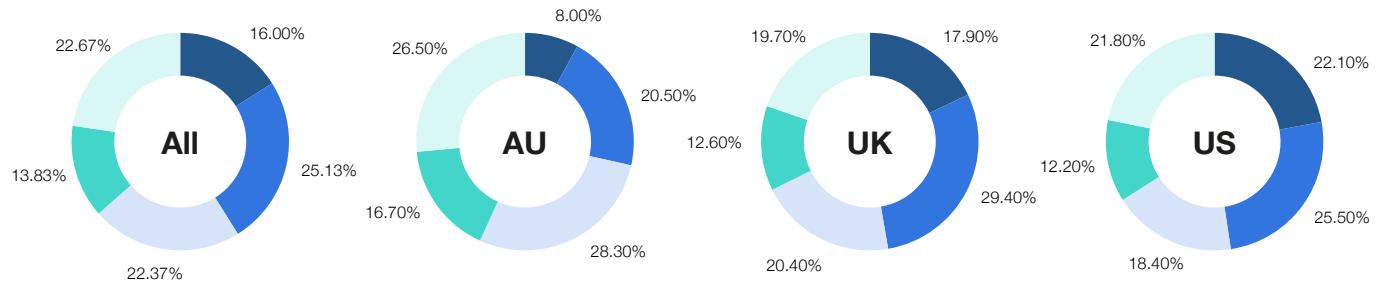
- Majority value in-store Wi-Fi (59% overall).
- AU respondents are less concerned (47%), compared to 64% in the US and 63% in the UK who value fast in-store Wi-Fi.
- Importance declines with age (72% of under-35s vs. 40% of 55+).

We can see that in every country having Wi-Fi is a benefit, but in Australia there are significantly more people who either don't use public Wi-Fi, or who don't consider it important. This is largely because Australia has strong mobile network coverage in most urban areas, with mobile phone plans with high data limits, so there often isn't a strong need to use Wi-Fi in public.

Predictably, enthusiasm for public Wi-Fi drops as respondents age, from 71-72% for respondents in the 18-24, 25-34 and 35-44 demographics, but only 40% for the 55+ cohort. Even among older consumers, 40% value Wi-Fi, underscoring the importance of connectivity across demographics.

Payment Machine Advertising

When making a payment, how aware are you of payment machine advertising?



█ Very aware
 █ Somewhat aware
 █ Not very aware
 █ Not at all aware
 █ N/A – I haven't noticed adverts when making a payment

Advertising Awareness

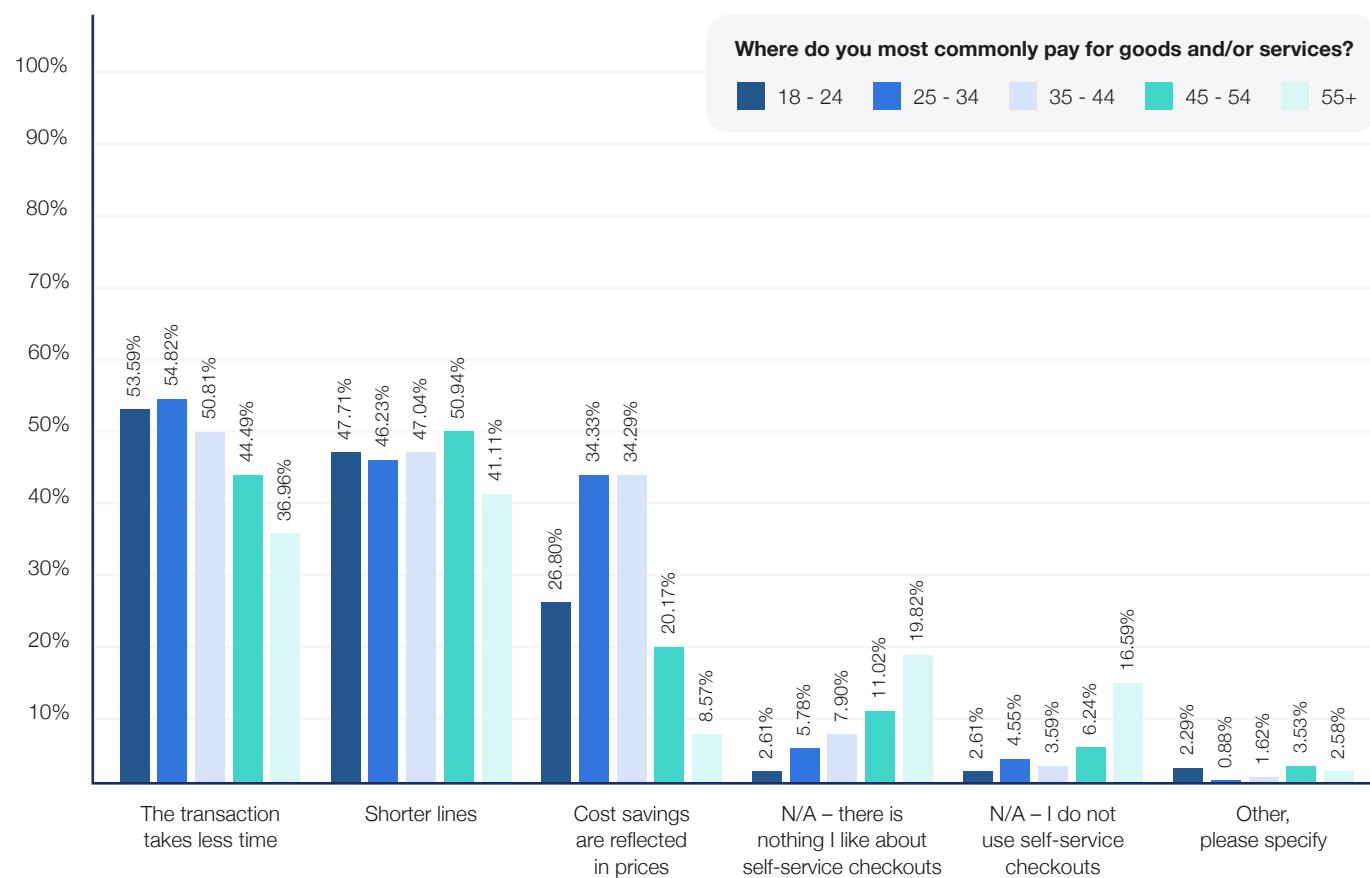
- Awareness is highest in the 25–44 demographic.
- AU outlier: little advertising on terminals; fuel pay-at-the-pump rare.

As you can see, there is a split in how aware customers are of advertising or other messaging on payments terminals, whether those are unattended or POS systems. This awareness peaks with respondents who are in the 25–34 and 35–44 age ranges and drops significantly for older respondents, all the way to 21% being aware for the 55+ demographic.

Australia is an outlier here. The reason why is simple: advertisements are rare to non-existent across the country. In the case of fuel retailers, pay-at-the-pump is uncommon and payments have to be made in-store, so there is little opportunity for advertising during the payment process.

If you have used a self-service checkout (i.e. in a supermarket, retail or ticket machine) in a location where in-person checkouts were also available. What, if anything, do you like most about the experience?

(Select up to 2)



- Younger consumers like faster transactions and shorter lines.
- Older groups are more skeptical, but fewer than 20% actively dislike them.
- AU has higher dislike rates (16.5%) due to lower adoption, but still not high enough to deter rollout.

We can see that the number of people who either don't like or don't use self-service checkouts increases almost ten times from the youngest to the oldest demographic. Yet, crucially, the number of people who don't like self-service checkouts never rises above one fifth of the respondents.

If we go country by country, we can see that 16.5% of Australians don't like self-service checkouts, 10% higher than the UK and US. This is likely due to the relatively low adoption of self-service checkouts, where they are typically only common in major grocery stores. This said, 16% is still a very low number, so there is little reason for brands in Australia to shy away from self-service checkouts.

What We Can Learn

There is a simple takeaway from this: most people are ready for modern technology in retail. Brands might think that they don't need to do much more than provide a place for customers to buy products and services, but they need to consider that today they can be more. The kind of seamless digital-physical connectivity that TNS' Complete Commerce provides is verifiably what customers want.



Section 7 - 8:

Paying at the Pump

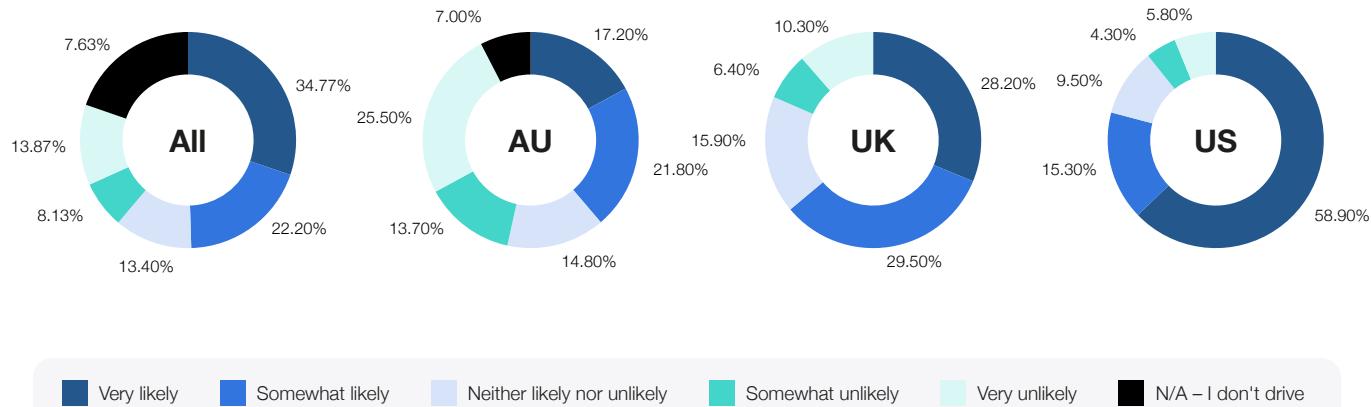
Paying at the pump is hardly a new invention: it was first introduced in 1973, pre-dating modern digital cards so cash was used. The technology didn't take off until the 1980s and even then, adoption was slow. By 1994, only 13% of convenience stores offered this pay-at-the-pump. In 2004 the US chain Sheetz debuted touchscreen ordering for food items, which was seen as a hybrid between fuel service and a drive-thru.

Despite this technology having been available for more than two decades, a significant number of

fuel retailers have yet to adopt it. This is particularly the case in smaller, privately-owned and/or rural fuel retailers, where replacing pumps is expensive and inconvenient. There are also places where pay-at-the-pump is impossible: in New Jersey and some parts of Oregon, for example, state law mandates that all fuels be pumped by an attendant, so payments there will always be in-person.

What does the data show us?

How likely are you to 'pay-at-the-pump', when available, when refueling a vehicle versus paying in store with a sales assistant?



- Adoption differs by exposure: US has the highest usage, UK mid-level, AU lowest (39%).
- 20% remain resistant: they are unlikely to use even if available.

We can draw the following conclusions from this

- US shows the highest usage, perhaps from having it longer.
- UK has medium uptake of pay-at-the-pump.
- In AU only 39% of people will pay-at-the-pump when available.

Adoption differs significantly by market: in the US, 59% of consumers are very or somewhat likely to pay-at-the-pump, compared to 39% in Australia and 39% in the UK. These figures show that exposure drives adoption: the longer consumers have had access to pay-at-the-pump, the more they use it. However, around 20% globally remain resistant, highlighting the need to design extremely simple and reliable payment experiences.

That the US has widely adopted pay-at-the-pump is not surprising, even despite areas like New Jersey and Oregon. That's because the technology originated there and has been in use for the longest. A key factor in how a country feels about this payment method is simply exposure – in twenty years' time Australia is likely to be as comfortable with pay-at-the-pump as the US is now.

What Good Looks Like



App Payments



Multiple Payment Options



Loyalty Cards



Fleet Cards



Payment Orchestration

What We Can Learn

All this said, 20% of people still do not feel comfortable using self-service at fuel stations and they are likely to be just as resistant to other innovations, such as touchscreen ordering. Passive adoption will not suffice; brands must proactively address customer hesitation.

Pay-at-the-pump needs to be made extremely simple to use and reliable if that last 20% are to be won over. That means having the absolute minimum number of interactions needed to complete a transaction (perhaps just pump your fuel and pay for what you've used). Anything extra, such as food service, should be strictly optional, not something that you have to pass through on the way to what you want to do.

The technology to make payments simple while also offering the latest technology is already here. Payment orchestration, for example, takes care of the difficult aspects of payments in the background while all a customer has to do is tap their card (or phone, or wearable device...). By intelligently routing each payment, it not only makes payments less expensive for merchants but also makes them more reliable, all without adding extra complexity for customers.



Conclusion

This white paper makes one thing clear: simplicity, security, reliability and consistency are the foundation of customer trust. From the global representation provided in the data, consumers repeatedly tell us that when payments work smoothly, they don't notice them – but when they fail, they remember. A seamless experience creates loyalty, while disruption creates doubt. Brands that understand this dynamic will be better placed to thrive in an environment where customer patience is wearing thin.

The regional differences we've uncovered are equally revealing. Australians report the highest levels of satisfaction, but the adoption rate of alternative payments methods is behind those of the UK and US. Far from being a drawback, this caution should be seen as a positive: it helps ensure that innovation in the Australian market must meet a higher bar for reliability before it can gain traction. In practice, this means solutions that succeed there are often the most resilient. By contrast, US and UK markets continue to face obstacles – whether through fragmented infrastructure in the US or behavioral resistance in parts of the UK – showing that consumer trust is fragile if reliability is inconsistent.

For TNS, these findings underscore our mission: to enable brands to build global payment journeys that customers can rely on. We achieve this by streamlining infrastructure, embedding redundancy into every layer and reducing latency to deliver speed without sacrificing security. The result is not just fewer failures, but stronger, more confident relationships between businesses and their customers.

Looking ahead, the opportunity is clear: treating payment as a decisive part of the customer experience. Businesses who use insight to shape their payment strategies will be the ones who win. At TNS, we are ready to help transform those insights into competitive advantage. The next step is simple: connect with us and together we can future-proof your payment journeys.

Simplicity must span every point of interaction, from the merchant terminal to the ATM and from acquirer to issuer. With TNS Complete Commerce, the entire payments ecosystem benefits from a unified, managed approach that enhances reliability, security and accessibility across all channels. In a world where cash, card and digital payments coexist, TNS helps ensure that every payment is as seamless as the next.



Connect With Us

Connect with TNS to see how Complete Commerce turns consumer insight into seamless, secure and scalable payment experiences cross retail, fuel, parking, transit and every point in between.

TNS' Complete Commerce is a full-stack, modern and secure payment and network capability. Designed to help solve payment complexities by leveraging a single supplier relationship and reducing total cost of ownership (TCO) across an enterprise's technology environment.



To find out more and to get in touch with a member of the TNS Payments Team, visit:
tnsi.com/solutions/payments/complete-commerce