



mCommerce is gaining momentum worldwide.

Where does Canada stand?

Mobile commerce is expected to reach

**\$235 billion**

globally in 2013



and will grow three-fold to

**\$721 billion**

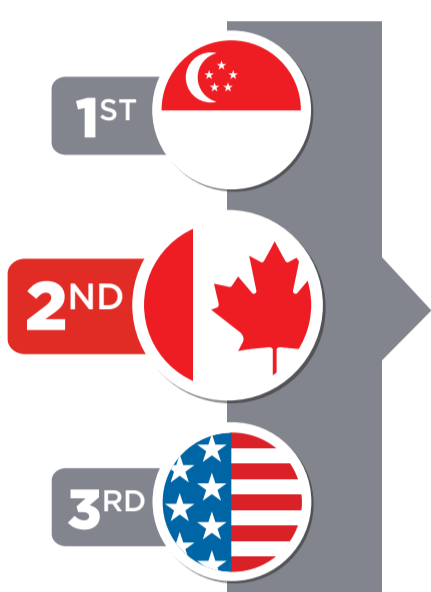
by 2017

**80%** of consumers globally are asking for more mobile commerce interactions



## OPPORTUNITIES IN CANADA FOR MOBILE COMMERCE

TOP PREPARED MARKETS IN THE WORLD FOR MOBILE PAYMENT ADOPTION



**56%** OF CANADIAN ADULTS USE A SMARTPHONE (UP 33% SINCE 2012)

**83%** OF SMARTPHONE OWNERS DON'T LEAVE HOME WITHOUT THEIR MOBILE DEVICE

**77%** HAVE SEARCHED FOR A PRODUCT OR BUSINESS ON THEIR PHONE

**27%** HAVE MADE AN ONLINE PURCHASE WITH THEIR PHONE



Canadians have already moved away from using cash, putting **64%** of expenditures on cards - nearly double that of Americans

## WHAT DO CONSUMERS WANT? CHOICE AND CONVENIENCE



**85%** WOULD BE INTERESTED IN A MOBILE WALLET OFFERING LOYALTY CARDS, COUPONS AND PERSONALIZED OFFERS

**BUT, ONLY 19%** BELIEVE THEY HAVE BEEN OFFERED THESE OPTIONS BY A BANK OR RETAILER

## CANADIANS SMARTPHONE USERS WOULD LIKE THEIR PHONE TO DO MORE, SO THEY CAN CARRY LESS



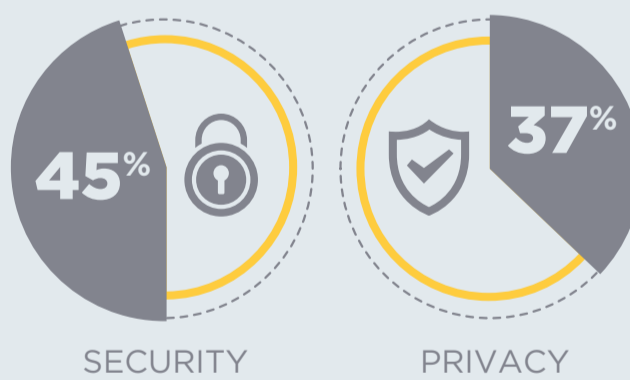
### HOW DOES MOBILE COMMERCE AFFECT MERCHANTS?

**79%** view mobile commerce as "very important" - up from **59%** a year ago

**54%** are currently supporting mobile payment at the point of sale

**10%** or more of all revenue for large retailers in the US are sales that originate from smartphones and tablets

### WHAT IS TOP OF MIND FOR CONSUMERS?



## TIPS FOR ENSURING mCOMMERCE SECURITY

- Protect your mobile device with passwords
- Only download apps from reliable sources
- Don't keep sensitive data including account numbers on your smartphone

### RBC PROMISE

- Client privacy and security are our highest priorities
- Sensitive client data stays with the bank
- Security guarantee: if an unauthorized transaction is conducted through an RBC mobile banking service, you will be reimbursed for any resulting losses



### RBC LEADERSHIP

- RBC ranked **5<sup>th</sup>** in the world for Mobile Banking Functionality, the only Canadian bank to make it into the top 10, by Forrester Research.
- Canadians will transact more person-to-person money transfers and bill payments through RBC's mobile channel than any other Canadian or US bank.
- RBC was the **1<sup>st</sup>** financial institution in North America to bring peer-to-peer electronic money transfers to Facebook Messenger.
- RBC participated in Canada's **1<sup>st</sup>** mobile debit transaction with Interac.
- RBC Secure Cloud is Canada's **1<sup>st</sup>** cloud-based mobile payments service. Specifically in mobile, RBC clients will make over **350 million** transactions in 2013.