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## Mobile payment companies to invest in

Mobile payments change the way we spend money by making payments more convenient. Splitting an invoice, paying a babysitter, or a friend's refund has never been easier. Mobile payments allow your debit card to stay in your wallet while making a contactless payment at the point of sale, or buy things directly from your smartphone. What are mobile payments? Mobile payments are the use of a mobile device, such as a smartphone or tablet, to send or receive money. They primarily include mobile commerce, or mobile commerce, which is an act of making a deal via a mobile device, peer-to-peer payments (P2P), the act of sending money to other people, usually family and friends. This is usually done through applications hosted by the device. Devices can now make mobile payments for in-app, online, and POS purchases. Consumers are more willing to use a smartphone to make a financial transaction than ever before. Photo source: Getty Images. Examples of mobile payments include: strong mobile wallet platforms offered by PayPal Holding (NASDAQ:PYPL), including its core and subsidiary service Venmo, Square Inc. (NYSE:SQ) and P2P platforms hosted by multiple banks, such as Zelle, or a single-bank mobile application. Private retailers' apps, with companies as diverse as Amazon.com and Domino's Pizza offer popular mobile phone offerings that allow customers to purchase goods directly from them via their phone or tablet. Third-party companies rely their services on mobile payments, such as GrubHub, which allows the mobile application to customers to order food delivery from participating restaurants. How do mobile payments work? Most mobile payments work the same way an online purchase does: The mobile device used to make the purchase sends consumer online payment information to the merchant's website or application. At the point of sale, such as a supermarket exit counter, contact payments with smartphones or smartwatches use a technology called nearfield communications (NFC). NFC-enabled devices can communicate with each other when they are very close to each other. With the right software, a smartwatch or phone can tell your credit card station to pay your information, making your payment quick and easy. Business models that benefit from mobile payments before we discuss individual companies that may benefit from this trend in mobile payments, let's take a step back and examine the different business models that these companies represent and how companies benefit exactly from this trend. Digital wallets. Mobile wallet players such as PayPal and Cash App enable mobile commerce or P2P payments. For m-commerce purchases, these digital wallets often charge a small fee, or percentage of the transaction price, per purchase. While most of these fees ultimately enrich the original bank or payment network, the portable wallet platform keeps a small chip. For trade m purposes, the trader almost always pays Fees. Environmental Regulations P2P. Companies that enable P2P payments rarely aim to profit directly from those transactions. But even if they don't generate fees for their payment service providers, P2P payments increase the time consumers spend with the platform, which is why many players are excited to enter this space. For example, the more users send money to their friends or family members via PayPal, the more familiar and comfortable they become with their payment recipients, the more likely they are to use PayPal to make more purchases elsewhere. P2P apps, such as Venmo, are growing in popularity and can be used for things like pushing a friend back after splitting a meal. Photo source: PayPal Holdings Ltd. retail. Some companies use mobile payments to sell their products and services directly to their customers. By making these purchases more convenient, allowing customers to buy something with a click on their phone, merchants can increase sales and reach their customers better than ever. Mobile infrastructure. Companies in the mobile network industry, such as smartphone manufacturers, telecommunications companies and mobile component suppliers, will indirectly benefit from the growth of mobile payments. Point-of-sale and in-app payments on a mobile device are key parts of a future dominated by infrastructure and mobile networks. For companies that build those networks and devices, the more consumers connect to the world through mobile devices, the better. How popular are mobile payments? Mobile payments have become more popular and useful precisely because smartphones have become a big part of our lives. In developed and emerging economies, most consumers not only now own smartphones, they use them more every day. These devices remind us of appointments, help us navigate to our destinations, and help us watch videos and verify emails. It just makes sense, then, that a lot of people also want to use smartphones to make purchases as well. A 2017 U.S. Consumer Pay Study published by Total Systems Services portrayed an audience that seems more willing than ever to use smartphones in financial transactions. The study found that 29% of respondents used P2P payments. This figure exceeded 40% for people under the age of 34, and is steadily declining as respondents age. However, 42% of those who have not yet used P2P payments said they are either very likely or fairly likely next year. Payments and contactless applications can be used on smartphones, such as MasterCard Masterpass, to make purchases online or in-store. Image source: MasterCard Inc. and total systems study found that 51% of all participants were interested in using their phone to make payments instead of the card at check-out, and 33% were interested in using a wearable device, such as a watch, to do the same. there's also a lot of evidence that trade M still earns with consumers. They accounted for 34.5% of total U.S. e-commerce sales in 2017, but this is expected to grow to 53.9% by 2021, according to an e-market study. Mobile commerce is not just a phenomenon in the United States, either. In the Middle East and Africa, smartphone usage grew by 33% year-on-year in 2017, and 63% of e-commerce transactions came from a mobile device. In Latin America, mobile phone transactions grew by 37% year-on-year, according to research conducted by online advertising platform Criteo SA. How people are using mobile payments now given the increased public willingness to use their smartphones to make financial transactions, it seems natural to expect mobile payments to become more entrenched in consumer behavior. Mobile devices can now carry out almost every type of financial transaction, including: applying and paying for mortgage bills making in-app purchases, online, and at the point of sale transferring money between bank accounts investing money in your preferred stock recommendations from The Motley Fool pre-order food to take or deliver money to family and friends the easiest way to invest in mobile payments ETFs for investors who see the potential in this area But they don't have the time or inclination to choose individual stocks that might benefit from this trend, and there's another way: PUREFunds ISE mobile payments etf (NYSEMKT:IPAY). A rolling investment fund, or stock exchange exchange, is a basket of securities that investors can

purchase from their brokerage account. Often, ETFs buy securities, such as stocks, that follow a particular indicator, such as the S&P 500 index, or the industrial sector. The mobile payment box is one of the only funds for the payment industry. Given that many of its major holdings have been among the biggest market gainers over the past few years, including MasterCard, PayPal, Square, and Visa Inc., it is not surprising that the company has easily overtaken the broader S&P 500 performance since its inception. Many of the Fund's holdings overlap with the stock options we discuss below. The top 10 stock mobile payments listed below offer investors what I think is the best chance to invest both in this direction and beat the market over the next few years. Market type company Cap Alibaba Group Holding (NYSE: Alibaba) Chinese e-commerce \$410 billion Apple (NASDAQ:AAPL) technology \$744 billion Bank of America Corp . (NYSE:BAC) bank \$286 billion Domino Pizza (NYSE:DPZ) fast service restaurant \$12 billion GrubHub Inc (NYSE:GRUB) restaurant delivery of \$7.4 billion JPMorgan & Co., : JPM) Bank \$346 billion MasterCard (NYSE: MA) Payment network \$209 billion PayPal Holdings (NASDAQ :P YPL) \$111 billion Skyworks Solutions Inc. (NASDAQ: SWKS) Semiconductor \$13 billion Square (NYSE: SQ) Address payment \$32 billion Tencent Holdings Chinese mobile platform \$418 billion Verizon Communications Inc. (NYSE:VZ) wireless network \$235 billion Source: Google Finance. Let's take a closer look at some of these investment ideas in mobile payments to see why shareholders can offer market hit returns in the coming years. Big banks are investing heavily in mobile while all the big banks have been investing heavily in mobile payment technology, the two most notable efforts being Bank of America and JPMorgan Chase. Bank of America now has more than 26 million active mobile phone users. While this is impressive, the growth of mobile user participation in the bank is better. In the bank's fourth quarter, users logged into their accounts using smartphones or tablets more than a billion times, a figure that has more than doubled since the end of 2015. One of the keys to Bank of America's mobile success is the integration of many financial activities that Bank of America account holders can access with one simple mobile phone login. In addition to standard banking transactions, account holders can also access more exotic options such as digital mortgages and automatic shopping experiences included in the mobile application. Banks such as Bank of America and JPMorgan Chase invest heavily in financial technology applications such as mobile payments. Photo source: Getty Images. JPMorgan Chase mobile phone numbers may be even more impressive. When the company announced its profits, it boasted more than 30 million active mobile phone users, demonstrating strong and steady growth over the past several years. JPMorgan Chase also wasn't afraid to experience bold mobile offers. It's made by Finn by Chase, an all-mobile bank designed to attract millennial consumers. Finn offers traditional features such as free access to tens of thousands of ATMs, no monthly fees, and round-the-clock customer service, but combines those most innovative features such as automatic savings tools and spending tracking. Bank of America and JP Morgan are also among the largest participants in Zelle, the mobile P2P payment platform. Zelle's network can be accessed from bank mobile applications, giving account holders the ability to send money to friends using only their email address or phone number, without leaving their banks' ecosystem to do so. In the past 12 months, Zelle has handled hundreds of millions of transactions that totalled more than \$100 billion. PayPal: The mobile wallet you choose from is mobile payment volume, which is defined as emerging transactions on a mobile device, now accounts for nearly half of the total payment volume in PayPal. The main driver of mobile PayPal growth was One Touch, which now has more than 100 million consumers and 10 million companies registered on the platform. One Touch allows users to register devices, such as smartphones, that provide customer-specific payment and delivery preferences. Once registered, consumers can make purchases from participating merchants with just one click of the button - without having to enter boring data such as their names, credit card number, expiration Billing address, etc., on a small smartphone screen. By allowing PayPal store that data, there is no need for customers to enter this information on traders' websites where they may never make a previous purchase, or they don't fully trust it. More convenient and safe - win-win! PayPal One Touch pushed the platform to the best sales conversion rates in its class. Image source: PayPal holding sellers also like the program because one touch features a sales conversion rate of 88.7%, well above the combined average of 55.3% achieved by other digital portfolios, according to research firm comScore. Sales conversion rates are defined as consumers who complete a purchase online or mobile by simply clicking on a payment method within the same browsing session. Square is perhaps best known for its mobile app arena, which has made it easier for small traders to accept point-of-sale card payments. Of course, the square has come a long way since then! It now provides a strong ecosystem of products and services that include everything from business loans, restaurant delivery to innovative devices and industry point-of-sale systems. However, it is the Cash from Square app that makes it a particularly exciting investment in mobile payments. Estimates have shown that total downloads for Cash App in Square were more than PayPal. In early 2018, Square introduced cash card, a discount card linked to its application, to further engage its customers. While the size of the debit card grew, it wasn't until the company floated cash payments, a rewards program that offered cash back when the card was used in participating traders, and that size really flourished. Just one month later, the card was worth \$250 million, or three times the amount purchased with the card just six months ago, in December 2017. However, Square does not plan to stop there to increase interaction with Cash App. In fact, there seems to be evidence that Square wants to replicate almost any kind of financial activity through its application. At a recent press conference, CEO Jack Dorsey explained on this, saying he wanted the app to feature these functions so that the company could serve a non-banking, or even non-banking, audience, and provide these critical services to those who need them most. Final ideas as technology matures, consumer demand for comfort only grows faster. Mobile payment technology enables consumers to pay for any bill or purchase with any device that is closest to hand. With the proliferation of 5G networks and the growth of the Internet of Things, all indications are that mobile payments have become a bigger factor in everyday life. The above ideas represent some of the best ways investors can benefit from this growing trend. Direction.

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