



KANTAR

Young Peruvians and their money

LATIN AMERICAN PAYMENTS

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Foreword



For nearly 50 years, Vocalink has provided and supported leading-edge technologies to enable the frictionless flow of payments, initially in the UK and more recently in countries around the world. Now, as part of Mastercard, our ideas and innovations play out on an even bigger stage. But our core purpose remains the same: to support the flow of payments that enable people to do what they want to do, and businesses and economies to flourish, thus powering economies and empowering people.

We see thought leadership, proprietary research, market analysis and opinion sampling as central to our offer. As providers of the infrastructure through which so much of business and personal commerce is conducted, we are uniquely well-placed to explore and offer insight on emerging trends in the way people and organisations want to access and move their money. At the same time, customer insight is a vital part of our own product and strategy development, so research like this serves a dual purpose – informing thinking across our industry and enlightening and driving our own innovation.

Previously, we've looked in depth at the attitudes and behaviours of young people in the US and key markets in Europe and South East Asia. Now we are turning our attention to South America. This is the first of a series of reports that will reveal the state of payments in Peru, Brazil, Argentina, Chile and Colombia.

This report focuses on Peru where, at time of publishing, we are preparing to implement our Immediate Payments Solution (IPS) as part of a deal with Peru's automated clearing house, Cámara de Compensación Electrónica (CCE), to fully modernise the Peruvian electronic payments infrastructure.

Our infrastructure will enable the processing of credit transfers in real-time, as well as enable users to send and receive payments from their mobile phones using just a phone number. This modernisation of Peru's payments platform will significantly contribute to the reduction of the country's reliance on cash and drive a more digital economy.

I hope that you enjoy reading this research report and the others that will follow. I welcome you to engage in the discussion about how the payments landscape in South America will evolve.

Andrew Buckley
Executive Vice President, Product

Join the conversation

vocalink.com/latinamericanpayments
#LatinAmericanPayments

Terminology

Talking about mobile payments is, by definition a technical subject, so let's be clear about a few definitions and references.

Mobile payment

A mobile payment is any payment made from or through a mobile phone, including using a phone-based contactless payment application such as Samsung Pay or Apple Pay, even though these usually work as proxies for credit or debit cards.

Mobile payments also include buying an app, music or digital content, in-app purchases – such as add-ons to games – Uber car bookings or car parking – or shopping through a web browser on a mobile phone.

For the purposes of this paper, payments made on a tablet would not be deemed as mobile payments.

Mobile banking

This means accessing and managing your bank accounts via a mobile phone. For the purposes of this paper, if a person accesses their account via a tablet or laptop while out and about that would count as online banking rather than mobile banking.

P2P

Person-to-person or peer-to-peer

P2B/P2M

Person-to-business/Person-to-merchant

B2B

Business-to-business

Executive summary

As developers of technologies and infrastructures that are so deeply woven into people's lives we seek to ensure that we understand not just what people do with their money but what they want to be able to do.

What makes legacy technologies most attractive and why? Who do people trust to provide new solutions – banks or technology companies? How do people want to authenticate their identity when making payments? The answers to these questions will help to drive the partnerships that will advance new solutions and enable greater choice in how we pay and get paid.

In this report, we've researched the attitudes and behaviours of 18-35-year-olds in Peru – those who have access to both a smartphone and bank account. Young Peruvians, like young people around the world, are the agents of

change in society. As they enter the workforce, gain financial independence, and access financial products such as loans, savings and investments, they shape the future payments landscape for generations to come.

Our research has revealed that young Peruvians, like their counterparts in other markets, see technology as a welcome enabler. A very significant proportion manage their finances on their smartphones, either via a banking app or internet banking website, or other financial services app.

At the point of sale – particularly for smaller purchases – cash continues to dominate. Two likely reasons for this are a lack of appropriate terminals to make card or contactless card/mobile payments at the point of sale, and card fees. Cash gives way to cards as values become more substantial.

Mobile payments account for just 4% of everyday purchases, but is this the thin end of a wedge? The growing comfort that young Peruvians feel about managing their money and making payments through apps and mobile banking platforms has the potential to dramatically change the payments sector. These range from peer-to-peer payments and paying for bills, to the ability to move beyond cash when buying everyday items.

But obstacles to mobile payments include concerns around security, availability, performance anxiety, and a lack of education around new technologies. Banks are more trusted by young Peruvians to overcome these obstacles than fintech challengers; in particular, there is strong demand for mobile payments solutions that form part of banks' offer.



While there is much to chew on in this report, the overriding story is one of opportunity. While continuing to value cash, young Peruvians show enthusiasm for the enhanced control and convenience of new payments technologies and are excited by the prospect of change. This enthusiasm should serve as an inspiration and catalyst for our industry.

Attitudes to technology

Young Peruvians see technology as a welcome enabler: 60% say that they embrace all types of technology and 69% say that technology simplifies their lives.

Nearly half (49%) of our sample say they like to be seen using the latest technology, with men (55%) feeling this a little more strongly than their female counterparts (46%). This preference for the latest technology is relatively consistent across all demographics within our survey, although, perhaps unsurprisingly, younger Peruvians (18-25) exhibit a slightly stronger preference for the latest technology at 54% than their slightly older peers (26-35) at 46%.

It was a pre-requisite of our survey that respondents have access to a smartphone, but it's striking to learn what kinds of devices young Peruvians are using. Just 16% of our sample use an Apple iPhone, predominantly the newer models, and 31% use Samsung

smartphones. The vast majority (61%) use other Android OS phones, which is exceptional compared to many other markets. This has implications for mobile banking and other financial services app developers, whose strategy should be to prioritise OS applications if they are to launch successfully.

However, responses to technology are not universally positive among young people in Peru. A significant 26% say that they don't trust new types of technology, and 16% feel that it makes life more complicated. And even while young Peruvians are embracing new technology, they also express a degree of concern about its influence on their lives. Although nearly a quarter (23%) say that they 'couldn't live without

[their] smartphones', 47% say that they are worried about becoming too reliant on technology, and 30% feel this particularly strongly.

This somewhat contradictory attitude to technology is not uncommon. In Peru, as in other South American markets, it may reflect poor availability and reliability of digital infrastructure, or a general lack of awareness and education around the capabilities of digital technologies, particularly outside the major urban centres. Greater investment in infrastructure and education, from both government and commercial entities is required if Peru is to achieve its full potential.

69%

say technology simplifies their lives

60%

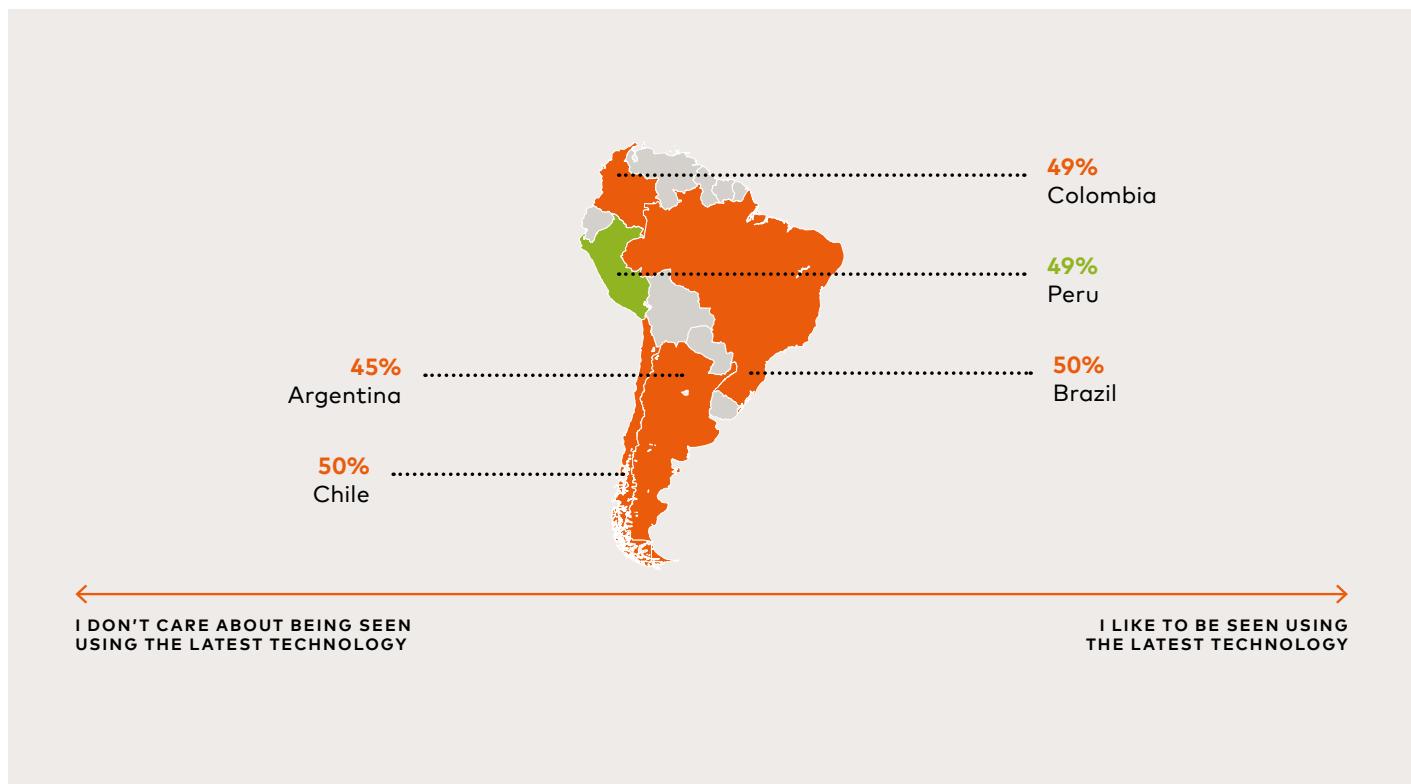
embrace all types of technology

47%

are worried they are too reliant on technology

49%

like to be seen using the latest technology (55% men, 46% women)



Self-assured money managers

54% of the young Peruvians we sampled claim to be good at managing money, and 16% check their accounts daily. However, it's not all fiscal probity and safety with young Peruvians. More than a quarter (28%) say that they 'tend to spend money without thinking'. Importantly, these are primarily high-earning individuals that work full-time and/or have a secondary income, with therefore less incentive to budget.

When it comes to managing their finances, most Young Peruvians prioritise security (52%) ahead of convenience (28%). Despite this, many use a solution that combines the two: a very significant proportion of our sample manage their finances on their smartphones, either via a bank's app or other financial services app.

Within the last three months, three fifths have used such apps to check their balance (58%), access their account details (57%) or review recent transactions (59%); nearly half have used this method to transfer money between their own accounts (49%).

These figures are substantially higher than the corresponding proportion of those who manage their finances via web browsers on their smartphones, tablets or computers, and exponentially greater than those who do so in-branch or via an ATM, indicating that bank and financial services apps are young Peruvians' preferred financial management tool.

72%

would value being able to see a live balance on their account when making a mobile payment

72%

would find the ability to pay bills at a time that is right for them via their bank app useful

16%

check their bank account(s) daily

Paying and being paid

To understand how young people's payments behaviours vary, we asked how they pay for different kinds of goods and services, and different transaction values.

When it comes to paying for smaller everyday items – such as lunches and coffees – cash remains the indisputable king. More than three quarters (77%) of young Peruvians favour cash for these small purchases, and just 32% regularly use a credit or debit card. Only 4% use mobile payments to make every day small purchases.

This lingering preference for cash puts Peruvians squarely in the middle of the spread when compared to other South American countries, with 84% of Argentinians and 67% of Chileans preferring cash for small everyday purchases.

One reason for this may be the limited availability of the appropriate terminals in smaller merchants. Another explanation may be card fees: 56% (61% men and 54% women) of young Peruvians agreed that card fees make them think twice about using cards at the point of sale.

But what's perhaps surprising is the fact that 18-25-year old Peruvians, who are native to card and mobile payment show a stronger preference for cash (82%) when it comes to everyday small purchases than their 26-35-year old peers (74%). This younger sub-set comprises students, who tend to have

lower earnings and less disposable income, and suggests they prefer to use cash as a day-to-day budgeting tool.

Moving up to medium-value purchases, cash still plays a very significant role, with 61% paying for their weekly groceries in cash and 63% settling restaurant or bar bills this way. Not surprisingly, at this level of expenditure we also see cards appearing as a favoured channel. In fact, the same proportion of young Peruvians use debit or credit cards to pay for groceries as use cash (61%) and slightly more use cards for restaurant bills (65%). These figures mostly comprise card payments using Chip and PIN or signature (51%).

Use of contactless debit or credit cards clocks in at 10% for everyday small purchases and 17% for larger purchases – an inversion of the payment profile seen in many mature markets, and a comparatively low proportion overall. Mobile payments, or contactless payments via a digital wallet likewise lags behind – just 5% have used BIM, Peru's first mobile money wallet.

This is likely because the 'tap-and-go' style of payment terminal we are familiar with in most markets is a different experience in South America. Instead, consumers are presented with

a number of options when they choose contactless, such as 'pay now' or 'pay in installments'. This inevitably slows the process down and in doing so, mitigates the speed and convenience that is the main advantage of using contactless in the first place.

When it comes to larger purchases, such as home appliances, furniture and luxury goods, cash begins to fall away. 34% of respondents use cash at this level, compared to cards at 77%. Cheques don't get a look in at any level (only 1% for both small everyday purchases and larger purchases). Nor do mobile payments, which account for only 4% of small everyday purchases and 2% of larger purchases.

When it comes to paying utilities and other bills, 47% of our sample claim to have done so using a mobile app within the last three months, and 36% have set up an automatic bill payment using this method. 31% use cash, 41% use cards (including 28% who use cards online or in-app), 26% use bank transfer and a very significant 21% use an agent or third-party intermediary. The likely reason for this is the improved convenience afforded by innovative solutions that have been developed by non-traditional players.



77%
use cash for small
everyday purchases



61%
use cash to pay for
weekly groceries

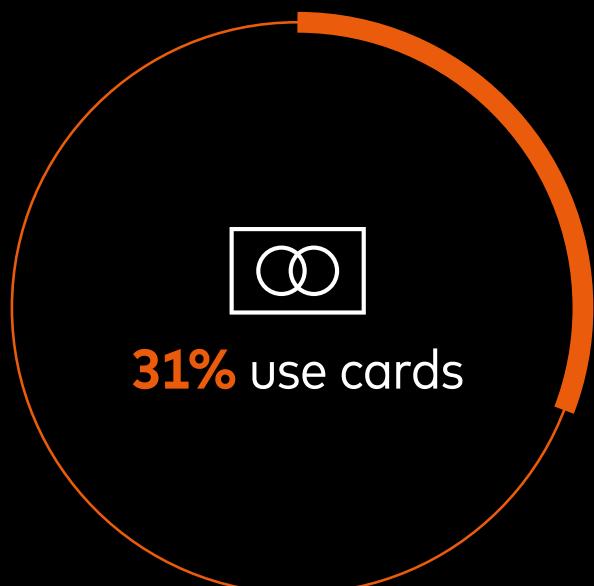


77%
use cards to buy
larger or luxury items

CASH USAGE

CARD USAGE

SETTLING REGULAR BILLS



56%
of those who have a
secondary income have
used mobile payments

40%
get paid via bank transfer

Peer-to-peer payments

The other major category of payments is lending or giving money to friends or relatives, often referred to as peer-to-peer (P2P) payments. Cash, at 48%, dominates outgoing transactions of this kind, with bank transfer, at 44%, the next most used.

One in ten young Peruvians regularly uses a mobile payments app to make P2P payments, and 49% have used a mobile app to send or receive transfers from another person's account within the last three months. Bank transfer is the most-used channel for sending payments or remittances to relatives or friends internationally, with a quarter of young Peruvians sending money abroad this

way – although it's worth pointing out that 43% of our sample said they do not make this kind of payment at all.

The way they receive such funds is, unsurprisingly, pretty similar: 42% receive money from friends and relatives via bank transfer and 41% receive cash. Less than half of our survey respondents receive money from international sources but of those that do, the greatest proportion do so via bank transfer (41%) or by money transfer (32%). More than a fifth (22%) receive international payments in cash. Mobile payments, via an app on their phones, are starting to gain traction with young Peruvians: 12% receive funds from friends and family this way.

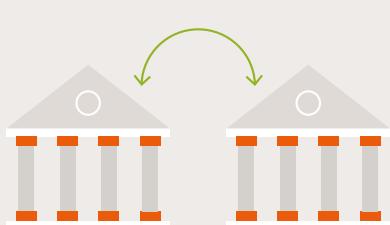
48%

prefer to use cash when lending or giving money to friends or relatives

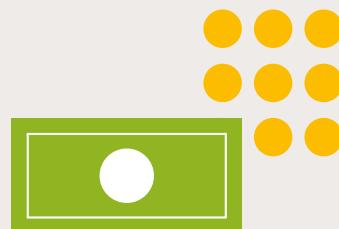
12%

receive funds from friends and family via mobile payments

RECEIVING MONEY FROM FRIENDS AND RELATIVES



42% via bank transfer



41% via cash





81%

have used mobile payments
on their phone via app
or browser

BENEFITS OF MOBILE PAYMENTS



Mobile banking apps

Given the relatively low showing of mobile payments in how young Peruvians buy goods and services, it may seem surprising to find that 81% of young Peruvians claim to have made a payment of some sort through a mobile phone app, and 44% say they do this on a regular basis.

Banks' apps account for the largest share, with 64% of those who have used mobile payment apps having paid via their bank's app. Again, young Peruvians are blazing a trail in South America when it comes to using banks' apps for payment. Colombians are the next highest users of banks' apps for payment at 58% while Brazil lags behind at 38% and Argentina at just 29%.

Why are they so popular? Young Peruvians value control in managing their financial affairs. Nearly three quarters (72%) said they value being able to see a live balance on their account when making a mobile payment, and 53% like the fact that they receive instant confirmation.

When it comes to making payments, the most valued attributes relate to convenience: 60% said that being able to pay while 'on the go' was a key benefit.

40% like that mobile payments provide a backup in case you don't have your purse or wallet; around a third liked that they obviate the need to carry a purse or wallet (35%); or carry cards (33%). 24% said they like that 'you don't need to enter your card details'.

Non-bank apps are also popular. Nearly a quarter (23%) of young Peruvians have used Mercado Pago – a platform similar to PayPal owned by the South American online retailer Mercado Libre. A further 18% have used Yape, an Android-based P2P platform, and 34% of young Peruvians say that they regularly make payments via a web browser on their smartphones, which firmly cements mobile devices as the preferred money management tool.

"I don't get used to being without [my phone]. It's like the keys of my home, you have to have it."

– male, 18-25 years

Young Peruvians and their money





Obstacles to mobile

Only 5% of young Peruvians claim that they haven't made and weren't aware that they could make a payment through a mobile app, so what's preventing them from adopting them more widely and using them more frequently to make purchases?

35%

are worried about payment not working due to their phone running out of charge

22%

would be deterred from using mobile payments due to a fear over the security of mobile transactions

46%

are deterred because not enough stores accept mobile payments

Performance anxiety

A lack of confidence and fear of embarrassment over not being able to make the service work is another potential obstacle to the uptake of mobile payments. 35% of young Peruvians expressed concerns about payments not working because phones have run out of charge. But just one in ten (11%) of our survey said this fear of failure would deter them from using mobile payments. This compares to a significant 36% of British, who said they would avoid using new payments technology as they 'would be embarrassed to get it wrong at the point of sale.'

Security

40% of our sample said that security concerns would be a main reason for not trying a new mobile payment method.

Just over half (51%) said that they would be worried about what would happen if they lost their phone. However, it's not precisely clear what they are worried about – this could be as much about losing the handset than any deep concern about any payments-related data. In fact, only 22% say that they would be deterred from using mobile payments due to a fear over the security of mobile transactions and holding card details on their phones. This is consistent with other South American countries – 20% in Brazil and 21% in Argentina up to 25% in Chile.

A lack of acceptance

Nearly half (46%) of young Peruvians say that they would be deterred from mobile payments because 'not enough stores accept mobile payments'. Again, this is a major issue for young people across South America, with between 39% (Chile) and 48% (Argentina and Colombia) citing this as a likely barrier to using mobile payments.

Since we have already seen that very few young Peruvians (4%) make in-store mobile payments for everyday small purchases, it seems reasonable to conclude that more widespread in-store acceptance might well encourage greater consumer uptake. This highlights an opportunity for providers of contactless-enabled payments terminals to expand into Peru.

59%

would trust a bank or finance company to provide a new payment method

54%

are more likely to trust a mobile payment provider if it has a physical store

Banks are trusted providers of new payment solutions

There's significant appetite for new payment solutions that combine convenience, security and control, but young Peruvians trust some providers more than others to provide these solutions.

Young Peruvians trust banks (59%) and finance companies (56%) over technology companies (19%) when it comes to potential providers of new mobile payment services. Peruvians aren't really concerned whether the financial company that delivers mobile payments is a national company (32%) or a global one (38%), but they are significantly more likely to trust a private company such as Mercado Pago (47%) than they are a government sponsor (27%).

Over two thirds (68%) of young Peruvians say that they would trust a mobile payments service from their bank because it has 'very high security standards'. The same proportion again would be happy for their bank to provide this service because 'it already holds my account and card details so I won't need to re-enter them', and say it's convenient to have more things within the same app. This insight is compounded by the fact that 56% of our sample are concerned that non-banking companies are expecting them 'to trust them with [their] payments' — trust that is lacking at present.

Further, we asked our sample who they would turn to for help if they had an issue with a mobile payment: More than two thirds (69%) say they would refer to their bank. Furthermore, they would be more likely (54%) to trust a provider that offered a physical store where 'I can ask questions face to face' than an online-only provider that would respond to questions via webchats or emails.

This suggests, quite firmly, that it is for banks to lead the way in encouraging the growth and acceptance of new payment solutions, and that mobile payments solutions in particular have a natural and expected home within banks' offer.

46%

would expect to first hear about a new mobile payments service from their bank, 35% from their card provider and only 8% from their friends

39%

would trust recommendations from their friends, followed by banks (30%) and card providers (13%)

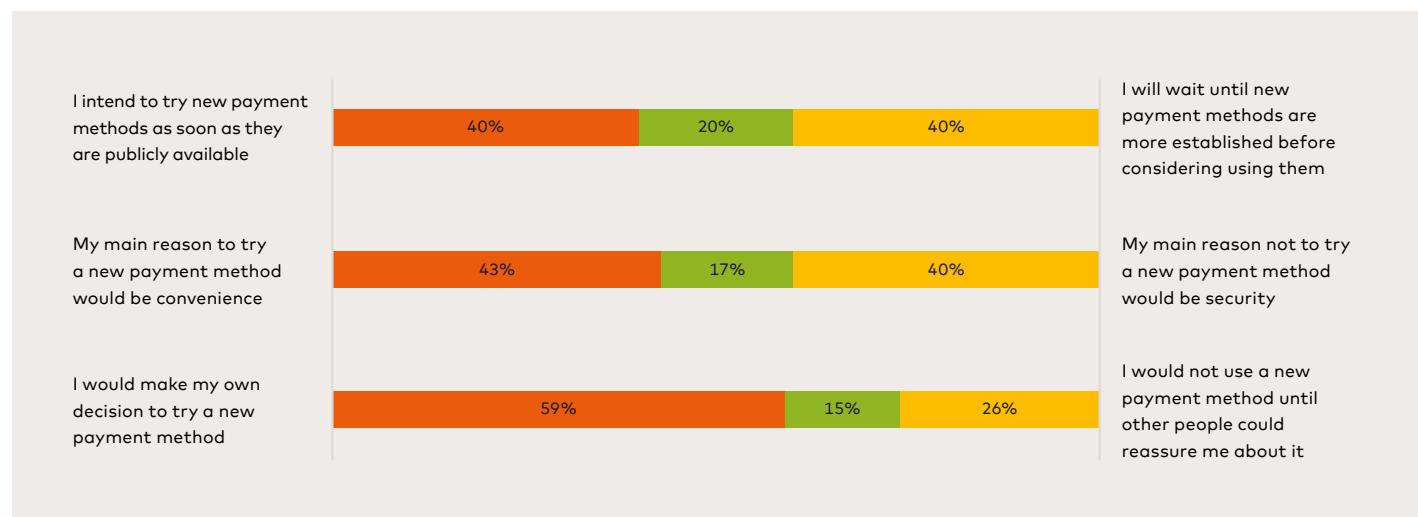
No wool over young Peruvians' eyes

When it comes to trying new payments methods, young Peruvians are equally split between early adopters and followers, with 40% each saying they either intend to 'try new payments methods as soon as they are publicly available' or that they will wait until they are more established before considering using them. This indicates greater reticence with regards to payment technologies than their attitudes to technology in general, and may suggest a lack of education around financial services.

The largest proportion, nearly half (46%), would expect to first hear about a new mobile payments service from their bank, followed by their card provider (35%) and 8% from family and friends. Government is not regarded as a likely source of awareness — only 2% expect to first hear about a new service this way. In this competitive marketplace, financial service providers must therefore dedicate sufficient resource to marketing and building awareness of new solutions if they are to win market share.

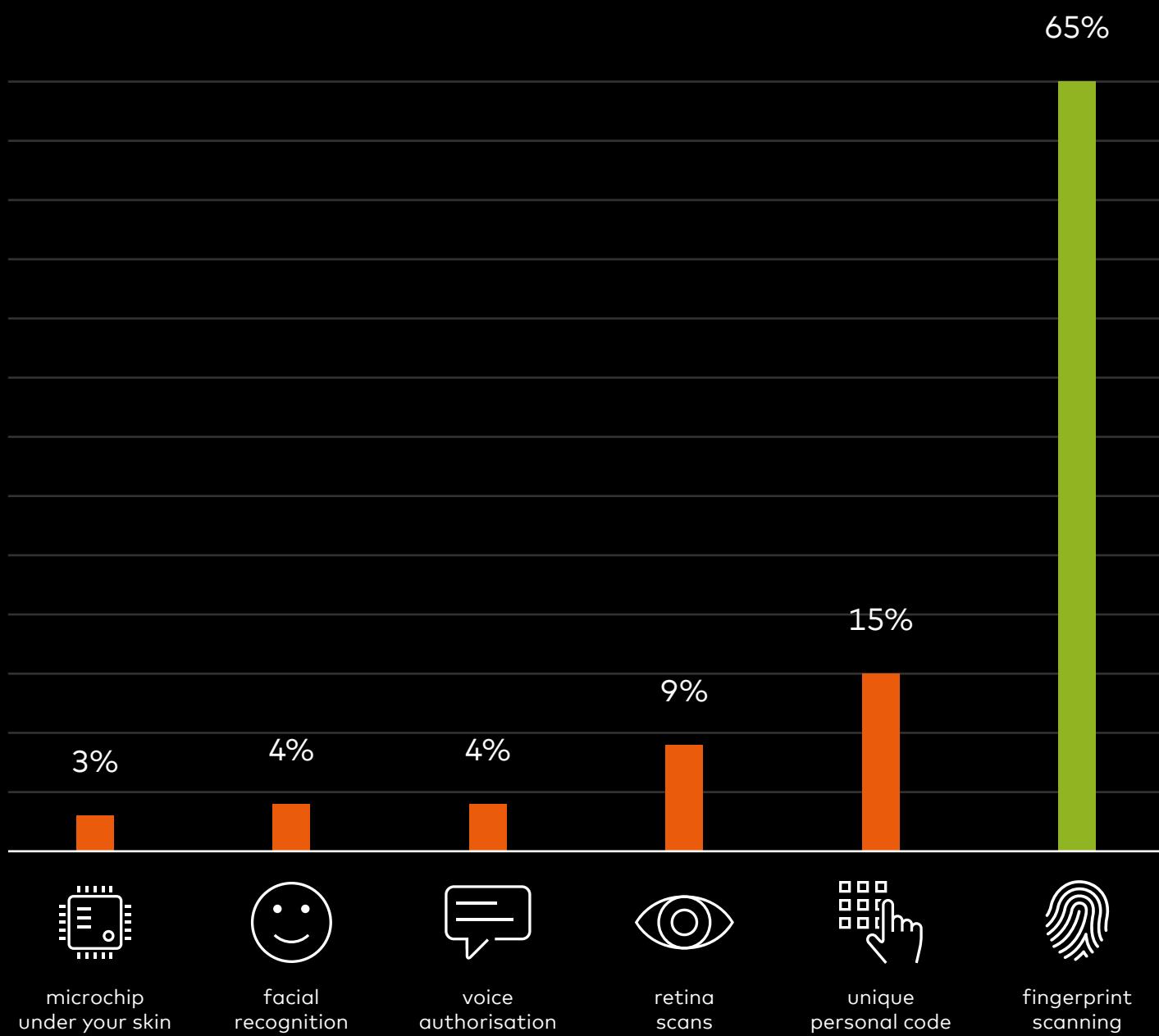
With regards to recommendations, it's friends and family that top the list, with 39% seeing them as the most trustworthy source of recommendation, followed by banks at 30% and card providers at 13%. Just 2% say they would trust a recommendation from a government source. Still, when it comes to trying new payment methods, 59% say they will make their own minds up rather than wait for reassurance from others (26%).

So, young Peruvians' digital-savviness translates to a self-reliance when it comes to adopting new solutions. It's therefore imperative that providers of digital payment solutions provide young Peruvians with the information they need to make an informed decision about whether or not to try something new.





**WHAT FORM OF PAYMENT VERIFICATION
IS THOUGHT TO BE MOST SECURE?**



Security and authentication solutions

We've observed a delicate balance between security and convenience in young Peruvians' attitudes to money and payments.

While 43% of our survey said 'convenience' would be a main reason to try a new payment method, confidence in authentication solutions plays a significant role in adoption of mobile payments applications.

Fingerprint verification is by far the most preferred innovation with this sample, with just under three quarters (74%) preferring it as the method for verifying payments by cards and by phones. In both cases, over half would 'very much prefer' this method (57% in the case of cards and 56% in the case of phones). Eye or retina scans to pay or withdraw money were preferred by 63%, again, and quite strongly, 45% would 'very much prefer'. Facial recognition is less popular with 52% preferring it, and voice recognition even less so with just 42% preferring this method.

However, while young Peruvians welcome innovation in these areas, that doesn't strictly translate to trust.

Fingerprints are thought to be the most secure form of payment verification by 65% of our sample, with PIN a distant second at just 15%. But other forms of biometric identification aren't considered nearly as secure by our sample. Eye or retinal scan was thought most secure by just 9% (despite their preference for this method) but facial and voice recognition and sub-dermal microchips were deemed most secure by less than 5%.

"[My phone] has all my personal data and information. It's like my strongbox"

– male, 18-25 years

Young Peruvians want...

This survey has explored how young Peruvians make and receive payments and explored how they feel about the provision and providers. But what does this generation of customers want?

The answer is a balance between convenience and control. The fact is, in an on-demand society, young people increasingly see convenience as an important part of control, not an alternative to it.

Other services that rank highly among young Peruvians include:



Immediacy

Nearly three quarters of our sample (72%) said that they would find the ability to pay bills at a time that is right for them via their bank app useful, with 50% saying it would be 'extremely useful'.



Public transport

Being able to pay for all forms of public transport was also a popular innovation, with 62% of our survey saying this would be useful, including 45% who said it would be extremely useful to be able pay this way.



Loyalty schemes

One feature that has held back the growth of mobile payments in some markets is loyalty schemes attached to cards. Most mobile payments services, unless they are linked to a card as is the case with Apple Pay, don't yet offer the benefit of automatically logging loyalty or reward scheme points, but 53% of young Peruvians would like it if they did, including a third (34%) who would find this extremely useful.



Bill-splitting

Another scenario where mobile payments may offer an advantage is group bills, where users can share the cost of a meal for example, at the time, rather than having to pay someone back later. While this is available in some markets through apps these are typically linked to a card and not directly to a bank account so they are not real-time. More than half (54%) of our sample would find this capacity useful.



Checkout-free

More than two thirds (69%) of our sample like the idea of a checkout-free store environment, such as Amazon Go, in which you simply select goods and their cost is charged to your pre-approved payment method: 47% said it would be extremely useful.

2028

↔ 67%

would like to be able to make immediate payments regardless of the recipients' financial services provider



28%

expect stores no longer to accept cash payments



38%

expect that all transactions will be in real-time



52%

expect to be able to pay using just a thumbprint i.e. without a card or smartphone



24%

expect there to be no physical bank branches anymore, only virtual banks

The future payments landscape in Peru

All these discussions about innovations in payments and biometrics inevitably lead us to predict what the future will look like: what you will be able to do and what you will no longer do.

We asked what payments will be like in 10 years' time (in 2028), and it looks significantly different to today.

A lot of people don't expect to need a wallet, purse or phone when they go shopping in 10 years' time: more than half (52%) expect to be able to pay using just a thumbprint i.e. without a card or smartphone. All transactions, said 38% of the sample, will be in real-time.

Nearly a third of people (30%) expect to have just one card and to be able to choose whether to use it as a debit or

credit card, while 15% expect they won't carry payments cards at all anymore. 28% expect stores to no longer accept cash payments and 24% expect there to be no physical bank branches anymore, only virtual banks.

But, perhaps the most surprising is that more than one fifth (21%) of young Peruvians expect to have all of their financial information stored in a chip under their skin in just 10 years' time. That's a big leap from where we are now, both in terms of technology and trust.

"[My phone is] my best friend, it will always be there for you and you can share with them everything that you want."

– female, 18-25 years

Conclusion

What this research has shown beyond any doubt is that, however familiar we may or may not be with Peru as a market, the young Peruvians who will define and drive it in the immediate future are no different to many young people anywhere else.

They like and value technology; they increasingly manage their finances through smartphones, and they are open to digital payment solutions that combine convenience, security and control.

While Peruvians continue to use cash extensively, particularly for smaller transactions, their openness to mobile solutions indicates that they may migrate to mobile payments and digital wallets as soon as the infrastructure is widely available and supported. Our sample certainly expects significant change in payments over the next 10 years, and seem excited by the prospect rather than concerned.

All this suggests that Peru represents an opportunity for rapid, technology-driven advances in payments. And who will be

trusted to lead this advance? The short answer is banks. The need for security around money speaks to a deep-seated reverence of banks that has been established over generations.

Perhaps the greatest challenge in building confidence in mobile payments will be balancing young Peruvian's desire for convenience and control with assurances of security. Improving the availability of card and contactless/mobile payment-enabled terminals at the point of sale will also be a key pre-requisite.

Progress in these areas will be achieved by strategic partnerships between banks, issuers and payments technology companies to meet the needs and demands of a digitally-savvy, young Peruvian demographic.

"Young Peruvians are open to digital payment solutions that combine convenience, security and control"

Technical note and methodology

This research was conducted between May and July 2018 as part of a project covering five countries in South America: Peru, Brazil, Argentina, Chile and Colombia.

Following face-to-face focus groups in each market between 2 and 5 July 2018, a nationally representative sample of 1,000 responses was gathered in each territory via an online/telephone survey during August. Participation in the research was restricted to an age profile of 18–35 years, and to individuals with a bank account and access to a smartphone.

The study was conducted in association with Kantar.

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About Vocalink

A Mastercard company, Vocalink designs, builds and operates industry-leading bank account-based payment systems.

Our technologies power the UK's real-time payments, settlements and direct debit systems, as well as the UK's network of nearly 70,000 ATMs.

In addition, our real-time bank account-based payment solutions provide more payment choice to customers in Peru, Singapore, Thailand and the United States.



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About Kantar

Kantar is the world's leading data, insights and consulting company. We understand more about how people think, feel, shop, share, vote and view than anyone else.

Combining our expertise in human understanding with advanced technologies, Kantar's 30,000 people help the world's leading organisations succeed and grow.