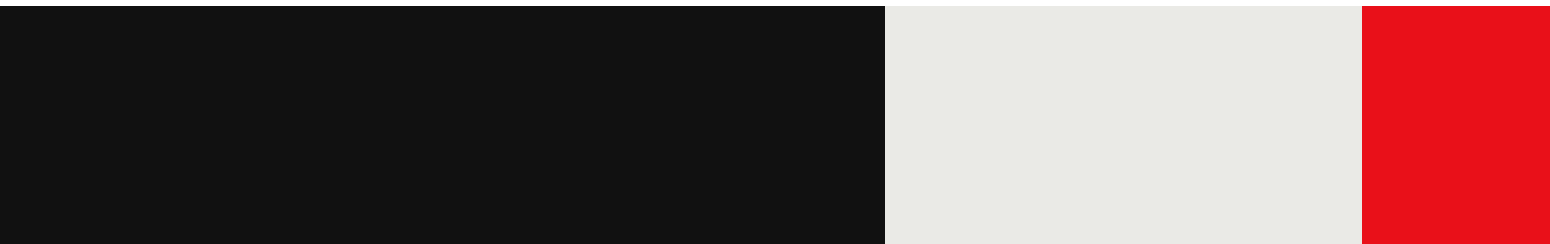



# How UK contactless payments value grew 50% last year

Article



**The data:** UK Barclays cardholders made an average of 220 tap-to-pay transactions last year, totaling £3,327 (\$4,099) per person, per a press release. The total value of **contactless** payments made with UK Barclays cards increased **49.7%** year over year (YoY) in 2022.

Barclays—which oversees nearly half of the UK’s card spending—highlighted other contactless payment trends:

- Mobile wallets accounted for 4.1% of all contactless payments value last year, up from 3% in 2021.
- Contactless spending grew the strongest among consumers aged 65 and older.
- Northern Ireland and Scotland were home to the fastest contactless payments user growth in the UK.

**How we got here:** While contactless payments have long been popular in the UK, three factors helped fuel higher adoption last year.

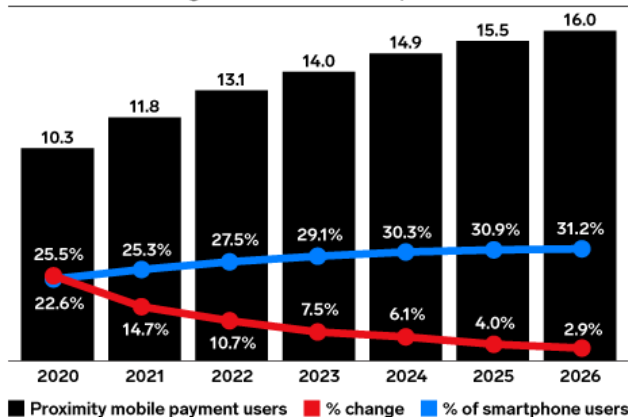
- **Higher contactless payment limit.** The UK raised the contactless payment limit from £45 (\$55) to £100 (\$123) at the end of 2021. This gave consumers more opportunities to use their cards in-store.
- **Stronger acceptance.** All bank-issued card terminals in the UK have accepted contactless payments since January 2020, according to UK Finance. But more merchants, especially small businesses, have started upgrading their payments hardware, expanding contactless acceptance throughout the UK—making it easier for cardholders to make contactless transactions.
- **Increased mobile wallet use.** While cards make up much of the UK’s contactless payments segment, mobile wallets have made headway: The number of UK proximity mobile payment users grew 10.7% YoY in 2022, accounting for a little over 23% of the UK’s population, per Insider Intelligence forecasts. Mobile wallets could capture more contactless payment volume going forward as players like **Apple Pay** and **Google Pay** expand their features.

**The bottom line:** UK payment habits are evolving as consumers embrace digital convenience and use less cash. This trend should be top-of-mind for payment providers trying to increase engagement and develop tools that appeal to customers.

**Related content:** [Check out our new UK Consumer Payment Habits report](#) to learn how consumers are helping shape the UK’s payments ecosystem.

## Proximity Mobile Payment Users in the UK, 2020-2026

millions, % change, and % of smartphone users



Note: ages 14+; mobile phone users who have made at least one proximity mobile payment transaction in the past six months; includes point-of-sale transactions made by using mobile phones as a payment method; excludes transactions made via tablet  
Source: eMarketer, July 2022

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