

Adobe enables faster payments with Mastercard and Bolt partnerships

Article

The news: Adobe announced new partnerships that should help speed up payment processes.

Adobe teamed up with Mastercard to enable quicker business-to-consumer (B2C) payouts using Mastercard Send, a debit network push payments offering.

- Consumers can use Adobe Sign to verify their identity, fill out information, and sign electronic documents, which Adobe collects so businesses can approve payouts. Upon approval, Mastercard will initiate near-instant payouts to eligible debit cards through Mastercard Send.
- The solution can help speed up how long it takes for businesses to verify identities and approve payouts for things like insurance claims, college financial aid payments, and government disbursements. It can also mitigate customer pain points involved with B2C payments: It can take an average of **30 to 45 days to receive health insurance payouts**, which are often paid via paper check.

Adobe is also working with one-click checkout provider Bolt to facilitate customer payments for partner retailers.

- After adding their personal details and payment information into their accounts, Bolt customers can check out anywhere they see Bolt's logo without having to input their details again.
- Integrating Bolt lets Adobe's merchants offer a faster and more convenient checkout experience for their customers—which can reduce online cart abandonment and boost sales volume. The integration also helps online merchants compete with Amazon, which **77% of US consumers** say they're more inclined to shop with because of its easy checkout process, [per](#) Fast.

The big takeaway: Faster payment capabilities can make Adobe a more attractive ecommerce technology provider.

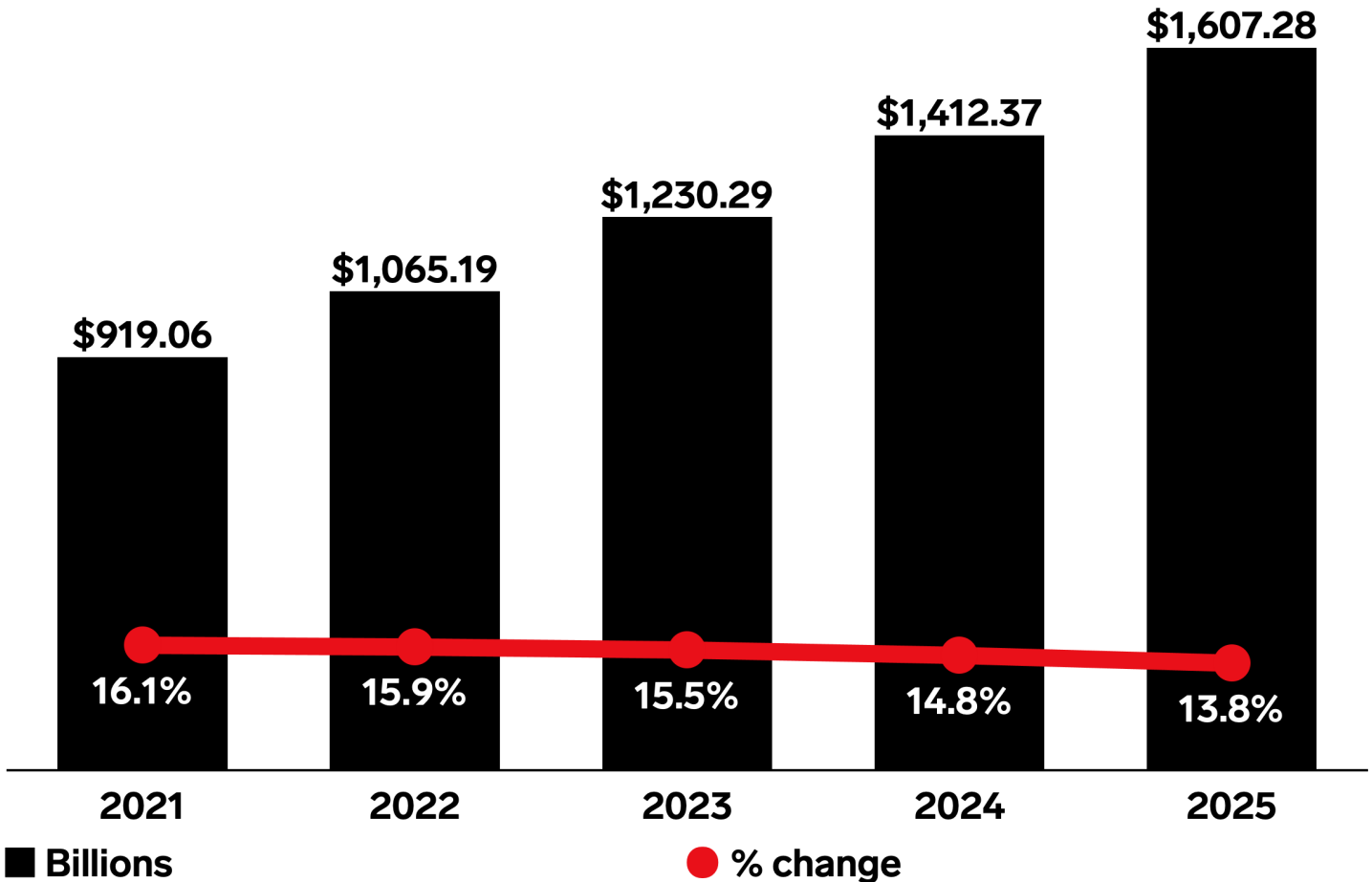
With digital payments on the rise, faster transaction capabilities can help businesses stand out and cement customer loyalty. Adobe's tie-up with Mastercard can streamline businesses' B2C operations, a segment that has been slow to innovate and digitize.

Quicker and more efficient payment processes can also help online merchants maximize their sales potential: **US retail ecommerce sales are projected to increase 16.1% year over year (YoY)** and reach \$919.06 billion this year, [per](#) eMarketer forecasts. Offering a one-click checkout option can strengthen Adobe's existing online merchant relationships and draw new retailers onto its platform.

Related content: Check out the B2C Payments and Mastercard Send segments of [***“The Rise of Real-Time Payments”***](#) report to learn more about faster payment use cases and benefits.

Retail Ecommerce Sales

US, 2021–2025



Note: Includes products or services ordered using the internet, regardless of the method of payment or fulfillment; excludes travel and event tickets, payments (such as bill pay, taxes, or money transfers), food services and drinking place sales, gambling and other vice goods sales. eMarketer benchmarks its retail ecommerce sales figures against US Department of Commerce data for which the last full year measured was 2020.

Source: eMarketer, October 2021

Methodology: Estimates are based on the analysis of data from benchmark source US Department of Commerce, estimates from other research firms, historical trends, reported and estimated revenues from major online retailers, consumer online buying trends, and macro-level economic conditions.

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