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Contactless Payments Statistics

ComplexSearch Research | November 2026 edition | Federal Reserve and SEC data retrieved November 23, 2026

Contactless payments made up 19.7% of in-person U.S. general-purpose card payments in calendar 2022, or 19.3 billion of 97.8 billion. In 2018 the share was 0.8% (0.66 billion), according to ComplexSearch's analysis of Federal Reserve Payments Study data[1]. The Federal Reserve has not yet published a contactless count for 2023 or later. Using the Fed's 2024 card total and Visa's U.S. tap rates, ComplexSearch puts general-purpose card contactless payments in 2024 at about 34.6 billion in a central scenario, within a range of 24.8 billion to 57.9 billion. This is a scenario, not a Federal Reserve estimate.

Observed data

Contactless card payments, 2018-2022

The Federal Reserve Payments Study (FRPS) counts in-person general-purpose card payments by how the card was authenticated. General-purpose cards here means non-prepaid debit, general-purpose prepaid and general-purpose credit, used by consumers, businesses and governments. The study defines contactless as a subset of chip-authenticated in-person payments. Its notes say chip-authenticated payments "can be made with debit or credit cards or tokens that contain computer microchips or with digital wallets on mobile devices" (FRPS 2015-2022 notes[2]). Taps with phones and wearables that carry card credentials are therefore included.

Year	All GP card payments (bn)	In-person (bn)	In-person share	Contactless (bn)	Contactless share of in-person
2018	119.6	86.1	72.0%	0.66	0.8%
2019	127.4	91.1	71.5%	1.55	1.7%
2020	124.4	79.4	63.9%	3.68	4.6%
2021	144.6	91.9	63.6%	10.10	11.0%
2022	153.3	97.8	63.8%	19.29	19.7%

1. https://www.federalreserve.gov/paymentsystems/files/frps_2015-22_npips_data.xls
2. https://www.federalreserve.gov/paymentsystems/frps_2015-2022notes.htm

Source: FRPS NPIPS detailed data, CY2015-22[1] (released November 2024, revised March 12, 2025). Shares are ComplexSearch calculations from the reported counts. The 2022 figures match the 63.8% in-person and 19.7% contactless shares in the Federal Reserve's November 2024 release[3].

Other 2022 detail from the same data file[1]:

- Contactless reached 18.5% of in-person debit payments (debit including GP prepaid, 12.25 billion) and 22.3% of in-person credit card payments (7.04 billion).
- The quarterly contactless share of in-person GP card payments was 3.6% in the first quarter of 2020, 14.1% in the fourth quarter of 2021 and 23.6% in the fourth quarter of 2022.
- The average contactless payment was $33.15. The average contact-chip payment was $49.56.
- Chip authentication of any kind covered 87.5% of in-person GP card payments.
- Mobile wallet processors reported 13.76 billion purchases. Of these, 7.69 billion were in person (6.80 billion by RFID/NFC and 0.89 billion by QR code) and 6.07 billion were remote. Wallet taps that run on GP card credentials are probably already included in the contactless card count, so the two figures should not be added together.

Latest national card totals, 2024

The FRPS initial data release for 2024[4] was published July 1, 2026 (press release[5]). It reports 236.6 billion noncash payments in 2024, including 187.7 billion card payments. General-purpose card payments totaled 175.4 billion: 99.3 billion non-prepaid debit, 11.8 billion GP prepaid and 64.3 billion credit (FRPS 2024 data, Table 1[6]). The release does not split payments into in-person and remote, or by authentication method. For 2015, 2018 and 2021, its GP card totals match the NPIPS file exactly (`the research materials`).

Consumer in-person payment mix, October 2025

The 2025 Survey and Diary of Consumer Payment Choice[7] (SDCPC) recorded payments by 6,079 U.S. adults (age 18+) in October 2025. Consumers made an average of 29.6 in-person payments per month (2025 SDCPC tables, Table 8[8]).

Instrument	In-person payments per consumer per month	Share of in-person payments
Credit card	11.17	37.7%
Debit card	9.88	33.3%
Prepaid, gift or EBT card	0.68	2.3%
Cash	6.25	21.1%

3. https://www.federalreserve.gov/paymentsystems/2024-November-The-Federal-Reserve-Payments-Study.htm
4. https://www.federalreserve.gov/paymentsystems/frps_cy2015_24_topline.htm
5. https://www.federalreserve.gov/newsevents/pressreleases/other20260701a.htm
6. https://www.federalreserve.gov/publications/images/FRPS_CY2024_IDR_data.xlsx
7. https://www.atlantafed.org/en/research-and-data/surveys/survey-and-diary-of-consumer-payment-choice
8. https://www.atlantafed.org/-/media/Project/Atlanta/FRBA/Documents/research-and-data/surveys/consumer-payments/survey-diary-consumer-payment-choice/2025/dcpc2025-tables-for-web.xlsx

Instrument	In-person payments per consumer per month	Share of in-person payments
All other	1.66	5.6%
Total	29.64	100%

Source: 2025 SDCPC Table 8[8]. "All other" is the remainder after the four listed instruments.

The Atlanta Fed reports that 14% of in-person payments in 2025 were made with a mobile device, up from 11% in 2024 (2025 SDCPC results report[9]). The 2026 Findings from the Diary of Consumer Payment Choice[10] report 47 payments per consumer per month, of which 30 (63%) were in person. The Diary does not record whether a plastic card was tapped, inserted or swiped.

Visa U.S. tap rate

Visa's annual reports give the U.S. Tap to Pay share of face-to-face transactions on Visa cards:

- 28% in fiscal 2022 (Visa 10-K, FY2022[11])
- "surpassed 40 percent" in fiscal 2023 (Visa 10-K, FY2023[12])
- "surpassed 50 percent" in fiscal 2024 (Visa 10-K, FY2024[13])
- 66% in fiscal 2025 (Visa 10-K, FY2025[14])
- 76% in September 2026 (Visa 10-K, FY2026[15])

These figures cover Visa-branded cards only. Mastercard publishes contactless figures only at the global level, so they are not used here.

ComplexSearch derived measures

Phone taps in the 2025 Diary microdata

ComplexSearch tabulated the public 2025 Diary microdata[16] with the day-of-week weight (16,758 in-person payments by 4,490 respondents). Ranges are 95% respondent-level bootstrap intervals.

Measure, October 2025 (derived)	Share	95% interval
Phone used, share of in-person payments	14.6%	13.4-16.0%
Phone tapped to pay, share of in-person payments	9.2%	8.2-10.3%

9. https://www.atlantafed.org/-/media/Project/Atlanta/FRBA/Documents/research-and-data/surveys/consumer-payments/survey-diary-consumer-payment-choice/2025/2025-SDCPC-results-report.pdf
10. https://www.frbservices.org/wp-content/uploads/2026-diary-consumer-payments-choice.pdf
11. https://www.sec.gov/Archives/edgar/data/1403161/000140316122000081/v-20220930.htm
12. https://www.sec.gov/Archives/edgar/data/1403161/000140316123000099/v-20230930.htm
13. https://www.sec.gov/Archives/edgar/data/1403161/000140316124000058/v-20240930.htm
14. https://www.sec.gov/Archives/edgar/data/1403161/000140316125000089/v-20250930.htm
15. https://www.sec.gov/Archives/edgar/data/1403161/000140316126000134/v-20260930.htm
16. https://www.atlantafed.org/-/media/Project/Atlanta/FRBA/Documents/research-and-data/surveys/consumer-payments/survey-diary-consumer-payment-choice/2025/dcpc-2025-public-csv.zip

Measure, October 2025 (derived)	Share	95% interval
Phone tapped to pay, share of in-person card payments	11.6%	10.3-13.2%

The phone-use share matches the 14% published by the Atlanta Fed. The same weighting reproduces the published Table 8 shares for cash, credit, debit and prepaid within 0.6 percentage points (the `research materials`). Phone taps are a floor for contactless use because card taps are not recorded.

Fed and Visa measures compared

Over the four quarters matching Visa's fiscal 2022 (fourth quarter of 2021 through third quarter of 2022), the FRPS contactless share of in-person GP card payments was 17.3%. Visa reported 28% for the same year. The ratio of 0.618 covers several differences at once: all networks versus Visa only, PIN-debit volume, and the two organizations' definitions. ComplexSearch uses this ratio, labeled as derived, to translate Visa rates into an all-network scale in the scenarios below.

ComplexSearch scenario

Scenario A: contactless GP card payments in 2024

Contactless GP card payments = 175.4 billion (FRPS 2024, observed) × in-person share × contactless share of in-person payments.

The central case is 175.4 billion × 63.8% × 30.9% = **34.6 billion contactless payments (scenario)**:

- 63.8% is the 2022 FRPS in-person share, held constant.
- 30.9% is Visa's fiscal 2024 floor of 50% multiplied by the 0.618 ratio.

Both Visa inputs are floors, so the central case leans low. If the 2022 quarterly trend had continued, the result would be closer to the midpoint column.

In-person share of GP card payments	23.6% (hold Q4 2022 FRPS)	30.9% (central)	40.5% (midpoint)	50.0% (Visa rate, all networks)
60.0%	24.8 bn	32.5 bn	42.6 bn	52.6 bn
62.0%	25.6 bn	33.6 bn	44.0 bn	54.4 bn
63.8% (2022 FRPS)	26.4 bn	**34.6 bn**	45.3 bn	56.0 bn
66.0%	27.3 bn	35.8 bn	46.8 bn	57.9 bn

Sensitivity: ComplexSearch scenario. Source data: FRPS 2024 Table 1[6], FRPS NPIPS data[1], Visa 10-K FY2022[11] and Visa 10-K FY2024[13]. The choice of contactless rate moves the result far more than the in-person share does. Full grid: the `research materials`.

Scenario B: contactless card payments per consumer, October 2025

Contactless card payments per consumer per month = 29.64 in-person payments (observed) × card share of in-person payments × contactless share of card payments.

At the observed 73.3% card share, the central case is 29.64 × 73.3% × 40.8% = **8.9 contactless card payments per consumer per month, or 29.9% of in-person payments (scenario)**. The 40.8% rate is Visa's fiscal 2025 rate of 66% multiplied by the 0.618 ratio.

Card share of in-person payments	Floor: phone taps only (11.6%)	Central (40.8%)	High: Visa rate, all cards (66%)
65.0%	2.24 (7.6%)	7.86 (26.5%)	12.71 (42.9%)
70.0%	2.41 (8.2%)	8.47 (28.6%)	13.69 (46.2%)
73.3% (observed Oct. 2025)	2.53 (8.5%)	**8.87 (29.9%)**	14.34 (48.4%)
77.0%	2.66 (9.0%)	9.31 (31.4%)	15.06 (50.8%)
80.0%	2.76 (9.3%)	9.68 (32.7%)	15.65 (52.8%)

Sensitivity: ComplexSearch scenario. Values are contactless card payments per consumer per month, with the share of all in-person payments in parentheses. Source data: 2025 SDCPC Table 8[8], 2025 Diary microdata[16], Visa 10-K FY2025[14] and the FRPS NPIPS data[1]. The number of in-person payments is held at 29.64. Full grid: `the research materials`.

Neither scenario is a share of retail sales. Scenario A counts card payments, and Scenario B counts consumers' in-person payments.

Methodology

- Observed FRPS figures come from the NPIPS detailed data workbook: the annual "General-purpose cards" sheets and the quarterly in-person authentication series. ComplexSearch summed non-prepaid debit, GP prepaid and GP credit, then calculated shares and average values from the reported numbers and values.
- The 2024 general-purpose card total sums the three GP card rows of FRPS 2024 Table 1.
- Diary figures come from Table 8 of the 2025 SDCPC tables. Derived phone-tap shares use the public transaction file merged to day-level weights on respondent ID and diary day. Phone tap means a phone-based payment recorded as "Tapped to pay" (codebook variable `mobile_method`).
- Visa tap rates are taken as printed in each 10-K. Where Visa says "surpassed", the stated threshold is used as a floor.
- All formulas, scenario values and assumptions are listed in `the research materials`. `the research materials` downloads the raw files and rebuilds every CSV. `the research materials` draws the figures.

Limitations

- The latest Federal Reserve contactless count is for 2022. The 2024 FRPS release has no channel or authentication detail, so every figure after 2022 is a scenario.

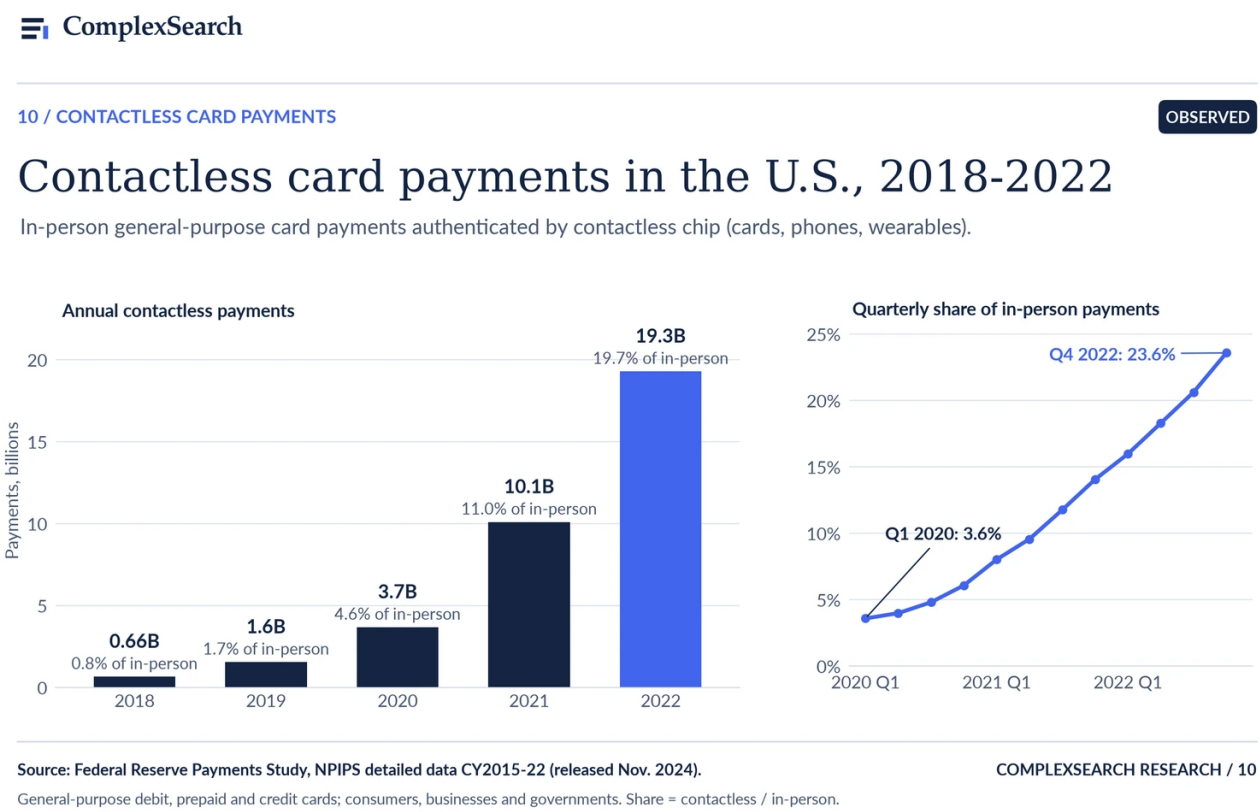
- FRPS covers payments by consumers, businesses and governments on U.S.-issued GP cards. The Diary covers U.S. adults in October only. The two sources measure different populations and units, and the scenarios do not combine them in one count.
- The Diary records phone taps but not taps of plastic cards. Diary-based contactless figures above the phone-tap floor depend on outside rates.
- Visa's rates cover Visa cards only, and the fiscal 2023 and 2024 values are floors. The 0.618 ratio comes from one year of matched data and may change as PIN-debit networks and smaller issuers adopt contactless.
- The 2025 SDCPC results report gives mobile-payment shares that are hard to reconcile with each other (for example, 27%, 32% and 36% of payments in different passages). This report uses only the 14% in-person figure, which the microdata reproduces.
- FRPS mobile wallet counts come from wallet processors and overlap with card network counts. They are reported separately and not added.

How to cite

ComplexSearch Research. "Contactless Payments Statistics." November 2026 edition. Analysis of the Federal Reserve Payments Study (CY2015-22 detailed data and 2024 initial data release), the 2025 Survey and Diary of Consumer Payment Choice (Federal Reserve Bank of Atlanta), and Visa Inc. Form 10-K filings, retrieved November 23, 2026.

Short form: Source: ComplexSearch analysis of Federal Reserve Payments Study data (Nov. 2026).

Report charts



Contactless card payments in the U.S.The denominator is in-person general-purpose card payments, not all retail or all card payments.Source: Federal Reserve Payments Study ·



How U.S. consumers paid in personThe Diary measures consumers and phone taps; it does not count all national contactless card transactions.Source: Federal Reserve consumer payments research ·

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Contactless card payments in 2024: scenario grid

ComplexSearch scenario: 175.4B U.S. general-purpose card payments (FRPS, 2024) x in-person share x contactless share.

In-person share of card payments ↓	Contactless share of in-person card payments → 23.6% Hold Q4 2022 FRPS share	30.9% Central: Visa FY24 x 2022 network ratio	40.5% Midpoint	50.0% Visa FY24 U.S. share, all networks
66.0%	27.3B	35.8B	46.8B	57.9B
63.8% (2022 FRPS)	26.4B	34.6B	45.3B	56.0B
62.0%	25.6B	33.6B	44.0B	54.4B
60.0%	24.8B	32.5B	42.6B	52.6B

Sources: FRPS 2024 initial data release (July 2026) and CY2015-22 NPIPS data; Visa Form 10-K, fiscal 2022 and 2024.

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Not an FRPS estimate. Central case outlined. Billions of payments; denominator is card payments, not retail sales.

Contactless payments in 2024: scenario gridScenarios vary the assumed in-person and contactless shares. This is not a Federal Reserve count.Source: Federal Reserve Payments Study and Visa inputs ·