

TURNING ACCEPTANCE INTO REVENUE

The Contactless Growth Story of an Italian Café Chain in the UK

For hospitality businesses, every transaction matters. Fast, seamless payment experiences keep queues moving while ensuring international visitors can pay with a trusted and familiar payment method.

Since May 2025, JCB has partnered with one of the UK's largest Italian café chains to enable contactless JCB card payments across its nationwide network of stores.

This case study explores how expanding contactless acceptance helped the merchant better serve international customers, driving growth in both transaction volumes and sales value while creating a smoother payment experience at checkout.

CHALLENGES & BENEFITS: PRE & POST CONTACTLESS ACTIVATION

COMMON COFFEE SHOP CHALLENGES

(Before Contactless Activation)

- Queues during peak coffee hours
- Friction for international visitors unfamiliar with local payment options
- Missed spend from cardmembers seeking preferred payment methods
- Slower transaction throughput

BENEFITS FOR COFFEE SHOPS

(After Contactless Activation)

- Faster checkout experience
- Shorter queues during busy periods
- Greater convenience for international customers
- Increased transaction opportunities and sales potential
- A safer payment option for each transaction

CONTACTLESS IS SIMPLE TO ACTIVATE AND EASY TO SCALE

TAP-AND-GO-PAYMENTS



A fast, secure payment method allowing JCB Cardmembers to pay via their physical card, or a mobile wallet / wearable device linked to a JCB Card, just by tapping on a payment terminal.

EASY TO ENABLE. SIMPLE TO ACTIVATE!

- Activation can often be completed through existing payment infrastructure
- Terminal upgrades may not be required in many cases
- Support available through participating acquiring partners
- Streamlined onboarding process

ENABLING GROWTH THROUGH JCB CONTACTLESS PAYMENT ACCEPTANCE



INTERNATIONAL VISITORS → **JCB CONTACTLESS ACCEPTANCE** → **FAST, FAMILIAR PAYMENTS** → **MORE TRANSACTIONS** → **HIGHER SPEND POTENTIAL**

WE ACCEPT CONTACTLESS PAYMENTS

Providing international visitors with preferred payment options may help improve checkout efficiency and support revenue growth.

JCB International (Europe) Ltd., 30 Eastbourne Terrace, London, W2 6LA, United Kingdom

REACHING SUCCESS: THE RESULTS

+71.9%

INCREMENTAL AVERAGE MONTHLY SALES

Following the activation of JCB Contactless across UK outlets, average monthly sales increased by +71.9% YoY*.

+38.9%

INCREMENTAL MONTHLY TRANSACTION COUNTS

Average monthly transaction counts grew by +38.9% YoY following contactless activation*.

* JCB proprietary data, comparing the period of October 2024 – April 2025 and October 2025 – April 2026

BEYOND THE CAFÉ: SCALING MERCHANT SUCCESS ACROSS EUROPE'S INDUSTRIES

This growth extends far beyond coffee shops. With 29.6 billion contactless transactions recorded across the euro area in the first half of 2025 (H1 2025), tap-and-go payments are driving revenue across all sectors.[1] Here are a couple of further learnings for European merchants to get inspired by.

SECTOR OPPORTUNITY

European JCB Cardmember data shows Retail (70.87%), F&B (9.69%), and Hotel (8.8%) represent the overwhelming majority of contactless card spend in sales amounts. This underscores huge growth potential for retail and hospitality merchants to enable contactless payments, the preferred payment experience. [2]

INTERNATIONAL VISITOR OPPORTUNITY

Europe welcomed 125.1 million arrivals from ASEAN countries and territories in 2025, representing opportunities for European merchants to serve international visitors who may prefer familiar payment methods while travelling abroad.[3]

RISING EUROPEAN CONTACTLESS ADOPTION

European contactless card transactions grew by +12.8% YoY in H1 2025. Accepting contactless payments enables merchants to stay aligned with the evolving consumer payment behaviour in Europe.[4]

MUTUAL VALUE CREATION

Contactless enablement delivers a win-win partnership where merchants capture potential incremental revenue, while JCB Cardmembers enjoy familiar, seamless, secure, and trusted payments abroad.

CONVENIENCE & EFFICIENCY

Contactless payments take just 7.8 seconds compared to 14.8 seconds for contact cards by inserting into a payment terminal. [5] Faster checkout experiences may help merchants improve operational efficiency during busy trading periods, supporting sales uplifts by welcoming a higher footfall with shortened queues.

FUTURE-PROOFING PAYMENT

With digital wallets accounting for 77% of e-commerce and 63% of POS value in APAC, adopting mobile contactless solutions can help merchants prepare for evolving tourist payment preferences. [6]



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ENABLING JCB CONTACTLESS IS EASY



STEP 1

Contact your acquirer or payment provider and request JCB Contactless activation.



STEP 2

Receive the terminal software update (if required).



STEP 3

Run a test transaction to confirm acceptance.



STEP 4

Display JCB acceptance signage at the point of sale.



STEP 5

Your customers can now pay with a simple tap.

That's it. In most cases, the technical configuration, certification, and network setup are handled by the acquirer, processor, and terminal provider, making activation straightforward and simple. To help cardmembers recognise that JCB Contactless is available, JCB can also provide acceptance logos and signage in a range of sizes and formats.

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SOURCES

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[2] JCB proprietary data, as of FY2025

[3]https://www.untourism.int/tourism-data/un-tourism-tourism-dashboard

[4]https://www.ecb.europa.eu/press/stats/paysec/html/ecb.pis2025h1~36edd636c8.en.html

[5]https://www.norges-bank.no/en/news-events/publications/Norges-Bank-Papers/2022/memo-32022-kostnader/content

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