

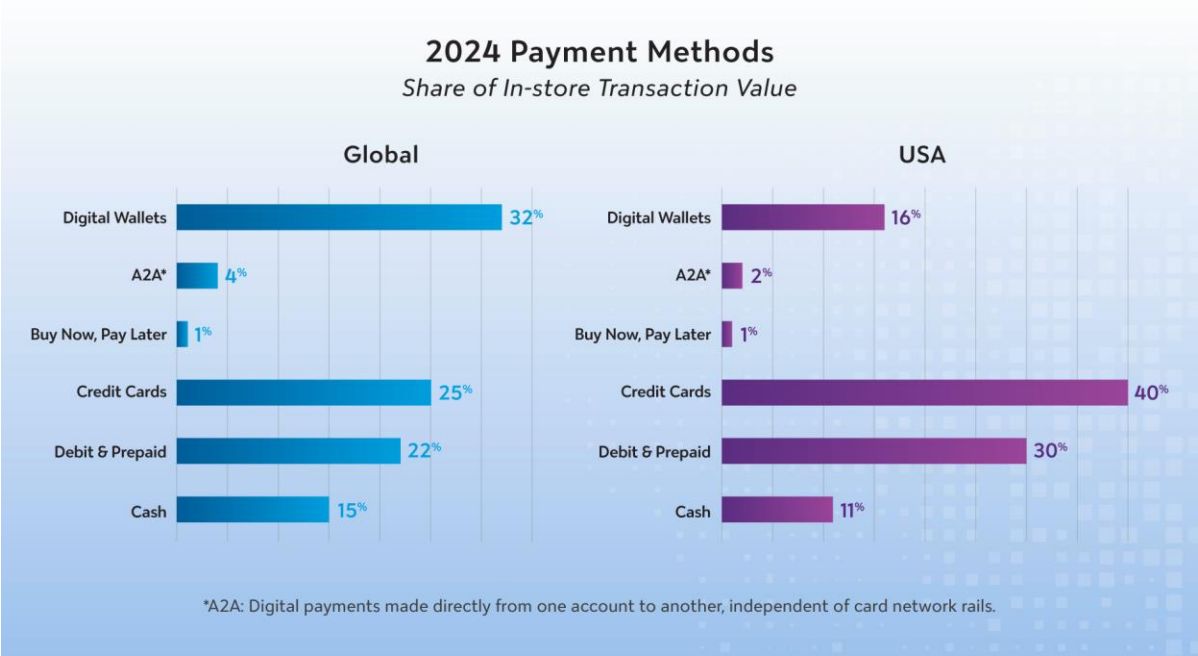


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## Unlocking Growth Through Cashless Solutions

Across retail categories, consumers are increasingly choosing digital payment options over cash, including credit and debit cards, contactless payments, and mobile wallets. Digital payments have expanded decisively into in-store environments, and customers now expect fast, familiar, and frictionless payment and payout experiences.

For lotteries, this shift signals a clear and urgent need to align with evolving consumer behavior and modern retail expectations.



Source: 2025 Worldpay Global Payments Report

*Click the image to enlarge the graph.*

## Cashless Payment Options are Critical for Players

While cashless transactions account for the majority of sales in most retail sectors, cash continues to play an important role in lottery purchases. However, performance data and player feedback consistently show strong demand for cashless payment solutions.

- Industry research shows that 60% of consumers will not play the lottery without a cashless payment option.\*
- About 40% of cashless transaction value is incremental.+
- Players using cashless for the first time demonstrate strong engagement with 27% still playing a year later.+

Together, these indicators underscore the incremental growth opportunity enabled by cashless payments.

## Why Owning the Payment Experience Matters

Lotteries manage nearly every aspect of the player purchase journey, except payments, which are typically controlled by retailers. By introducing a fully direct, connected cashless payment system at retail, lotteries can claim control of this critical touchpoint while reducing operational complexity for retailer partners.

This approach eliminates the need for retailers to manage decisions such as:

- Supported card types
- Transaction classifications
- Card minimums
- Purchase limits
- And other payment-related policies

The result is a simpler, more consistent experience for retailers—and a more seamless experience for players.

## Cashless In, Cashless Out

Players who choose cashless purchases increasingly expect the same convenience and flexibility when it comes to payouts. Cashless payout options—such as digital payout cards and mobile wallets—deliver a fast, frictionless experience while giving players greater flexibility and control over their winnings.

With cashless payout solutions, players can:

- Easily receive winnings directly into a lottery or mobile wallet
- Access prizes instantly
- Reinvest winnings into future play
- Use funds for everyday purchases
- Avoid delays, lines, or cash-handling friction

This end-to-end cashless experience strengthens player satisfaction while supporting responsible, trackable engagement.

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*According to the 2025 Worldpay Global Payments Report, digital wallets are already the leading payment method online and are projected to nearly double their share of in-person transaction value from 16% in 2024 to 30% by 2030.*

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## Cashless Policies & Player Protections

As payment methods evolve, responsible gaming considerations must evolve with them. Unlike cash, cashless payments introduce built-in safeguards before a lottery is ever part of a transaction.

- Debit and credit cards are subject to bank-level controls and protections.
- Digital verification confirms card eligibility and that the cardholder is in good standing with their financial institution.
- Players can be supported by lottery-enabled spend controls through solutions such as loyalty programs, digital wallets, and configurable limits.

These capabilities enable stronger oversight, transparency, and player protections than cash-based transactions alone.

## Final Word

While some consumers continue to value cash for its familiarity and perceived privacy, the broader trend is clear: players increasingly expect modern, convenient and secure lottery payment experiences.

By pairing innovation with clear controls, transparency, and player protections, lotteries can ensure that cashless solutions support sustainable, responsible growth. By offering cashless options and mobile wallets for both pay-in and pay-out, lotteries can meet players where they are today—while positioning themselves for long-term relevance and growth in a rapidly evolving retail landscape.

### CONTRIBUTOR

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#### Sources:

\*Cashless Research – Retailers and Consumers, October 4, 2023, Ipsos  
+2023 INFUSE Data (in select lotteries)

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