

### May 2012

#### Canadian Mobile Payments - US

The Canadian mobile payments market has been relatively slow to develop compared to other developed countries. To date, mobile payments, broadly defined, have been mainly centered around contactless credit and debit cards using near-field communications (NFC), although the technology is slowly migrating to mobile phones. This migration is likely to ...

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#### Canadian Lifestage Financial Services Marketing - US

The Canadian consumer is currently facing considerable challenges. Unemployment is high, people are worried about being able to save enough to enjoy a comfortable retirement, and household debt is approaching levels that may indicate they are about to face their own credit crisis.