

# Worldline White Paper Unpacks the Future of Contactless Payments: SoftPOS to Surpass 34 Million Deployments

Category: Business

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**Worldline** (Euronext: WLN), a global leader in payment services, today announced the release of its latest white paper titled “**SoftPOS: Transforming Contactless Payments Across Industries**”. This comprehensive study explores how Software Point-of-Sale (SoftPOS) is revolutionizing payment acceptance for businesses across sectors-from retail and restaurants to transit, healthcare and insurance across India.

As India witnesses exponential growth in digital payments-with UPI transaction values crossing Rs. 24.77 trillion in March 2025 alone-the paper underscores why SoftPOS adoption is no longer optional, but an imperative for businesses looking to stay relevant and competitive.

## Key findings

- India’s mobile payment market is projected to grow from \$792.4 billion in 2024 to \$4.99 trillion by 2033, at a CAGR of 21.56%.
- By 2027, SoftPOS is expected to surpass 34.5 million merchant deployments globally.
- Over 50% of all transactions in the Asia-Pacific region are expected to be tap-based by 2025.
- Micro, small and medium enterprises (MSMEs) will drive over 60% of SoftPOS adoption, leveraging its affordability and ease of deployment.

## Sectoral trends and applications

- **Retail and e-Commerce:** Enables “endless aisle” experiences and mobile checkout for both in-store and delivery-based transactions.
- **Restaurants and Food&Beverage:** Accelerates tap-to-pay acceptance for small and micro-merchants, especially in Tier II and III cities.
- **Transit and Mobility:** Powers mobile ticketing, onboard fare collection and seamless reconciliation in buses, metros, and ride-sharing.
- **Healthcare:** Simplifies in-clinic and pharmacy payments, supported by digital health initiatives like ABDM and DHIS<sup>1</sup>.
- **Insurance and Financial Services:** Empowers agents to collect premiums and issue receipts in real-time-even in semi-urban and rural areas.

**Mr. Ramesh Narasimhan, Chief Executive Officer – Worldline India**, said: *“SoftPOS represents a game-changing leap in India’s payments landscape. With the proliferation of smartphones and growing consumer preference for contactless experiences, this technology empowers businesses-especially MSMEs-to accept payments securely, affordably, and flexibly without the need for dedicated hardware. At Worldline, we are committed to driving this innovation, enabling financial inclusion, and shaping the future of digital commerce.”*

The [white paper](#) further outlines the critical need for modernizing payment infrastructure, key differences between SoftPOS and traditional POS systems, security, compliance, and the role of MPoC standards and five-year projections and India’s leadership in SoftPOS adoption.

<sup>1</sup> DHIS: Digital Health Incentive Scheme and ABDM: Ayushman Bharat Digital Mission

## **About Worldline**

Worldline (Euronext: WLN) helps businesses of all shapes and sizes to accelerate their growth journey – quickly, simply, and securely. With advanced payments technology, local expertise and solutions customised for hundreds of markets and industries, Worldline powers the growth of over one million businesses around the world. Worldline generated a 4.6 billion euros revenue in 2024. [worldline.com](https://worldline.com)

In India, Worldline is a leading Omnichannel payments technology player building a robust payment ecosystem for over 26 years. Worldline is the preferred partner for over 30 leading public and private sector banks, leading sectors like NBFCs, insurance companies, e-commerce businesses, startups, retail brands, hotel chains and many more. [www.worldline.com/india](https://www.worldline.com/india)

