

# Micropayment

## Trends Report 2025



## The world of self-service retail is changing – fast.

Smart technology is booming, and consumers love the convenience of self-service solutions like Smart Stores and micro markets. This is great for operators, since they can sell higher-margin products in ultra-convenient locations.

But what about traditional food & beverage vending? The good news is, there's still a need and desire for vending services. But, to keep up with the evolving economic landscape, operators need to keep an eye on consumer preferences and adapt to maximize their sales potential.

In this report, we analyze data from points of sale in vending, micro markets, Smart Stores, and amusement & gaming machines. This analysis, combined with economic data, gives a view into how 2024 went for the industry and what's to come in 2025.



# Table of Contents

**01**

**Trends & Insights**

**06**

**Payment Data**

- Vending
- Micro Markets
- Smart Stores
- Amusement & Gaming

**14**

**Industry Outlook**

Predictions for 2025

**16**

**Methodology**

**17**

**About Cantaloupe**



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# Trends & Insights





## 1. Retail is moving **cashless.**

### **Especially when it's self-service.**

The adoption of cashless payments continues to rise in the United States. Consumers are choosing to forgo cash in favor of credit cards and digital wallets. In 2024, it was estimated that **86.9% of all U.S. point-of-sale transactions were cashless\***.

In the case of self-service retail, this trend is more obvious. While the share of cashless transactions has leveled off in food & beverage vending over the last few years, new technology continues to move away from cash.

The growing sectors of self-service retail, like micro markets and smart stores are overwhelmingly cashless – **96% and 100% respectively.**

## 2. Smart retail brings **higher ticket sizes.**

For operators, moving beyond vending machines brings more opportunity for higher revenue:

**\$2.11**

Average vending ticket size.

**\$2.67**

Average micro markets transaction size.

**\$4.25**

Average Smart Store ticket size.\*

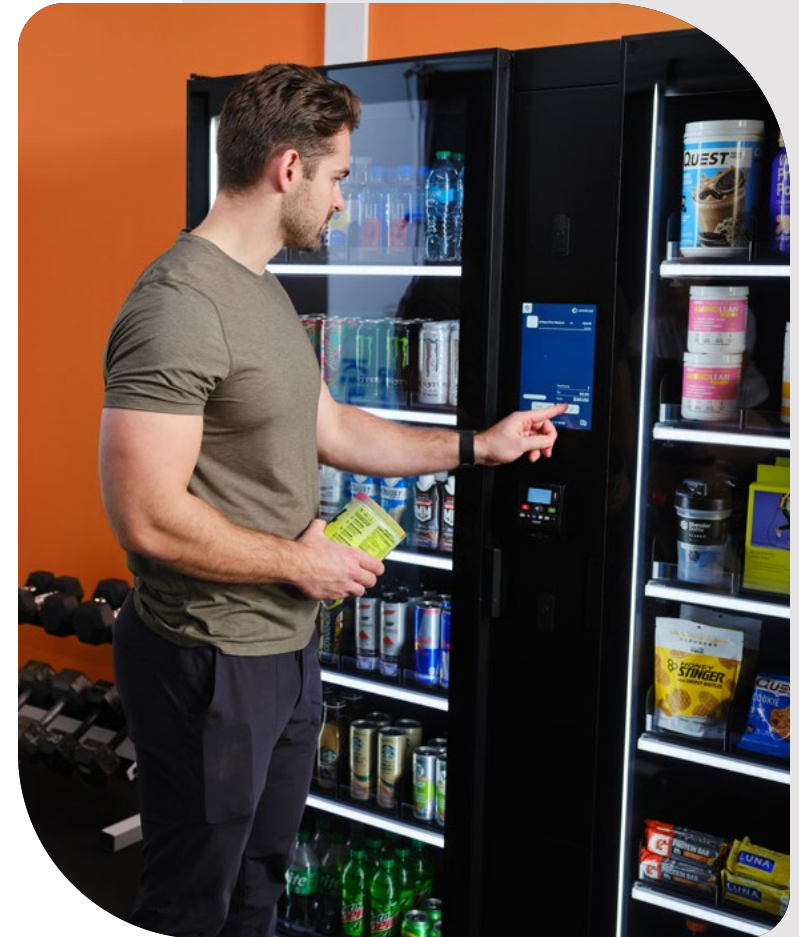
*\*Through four months of 2024.*

### Why is that?

Micro markets and Smart Stores are now able to fit in similar footprints to traditional vending machines. These “smart” options are primarily cashless, and consumers are less price-sensitive when paying with cards or mobile wallets.

The gap between vending, micro market, and Smart Store transaction totals is significant. Consumers spent almost **27% more per transaction at micro markets than at vending machines in 2024**. Smart Store transactions are at a whole other level, as consumers spent **101% more per transaction compared to vending machines**.

The higher ticket sizes we see at “smart” self-service retail options are due to several factors. Operators are expanding into new locations like apartment buildings and fitness centers, while upgrading their traditional break room settings. In these locations, they’re able to stock more convenient consumer goods like fresh food, toilet paper, and laundry detergent, which sparks consumers to buy immediately.





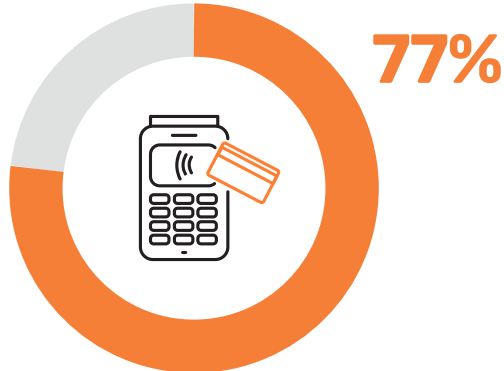


### 3. Tap to pay is **gaining steam.**

Globally, contactless payments now account for **50% of transactions\***. The pandemic may have played a factor in the growing adoption of tap to pay – as no physical contact is required.

These methods are proven to be more secure than swiping or inserting chip cards, which are vulnerable to card skimming.

This consumer shift toward tap to pay is prominent in self-service retail. In 2024, contactless or mobile payments made up an average of **77% of all cashless sales** at vending machines.



**Contactless Payments as Share of Cashless Sales**

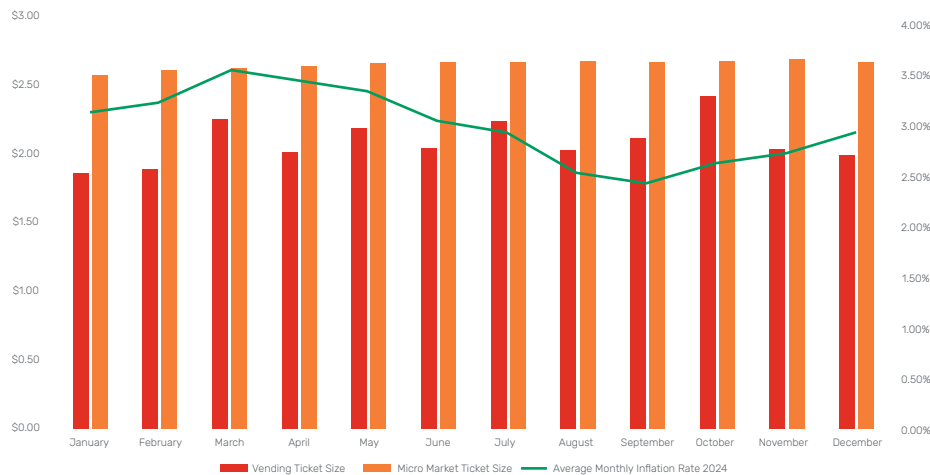
\*Source: <https://www.pymnts.com/earnings/2022/mastercard-contactless-payments-now-50-percent-global-in-person-transactions/>

## 4. Inflation is still impacting prices and driving ticket sizes up.

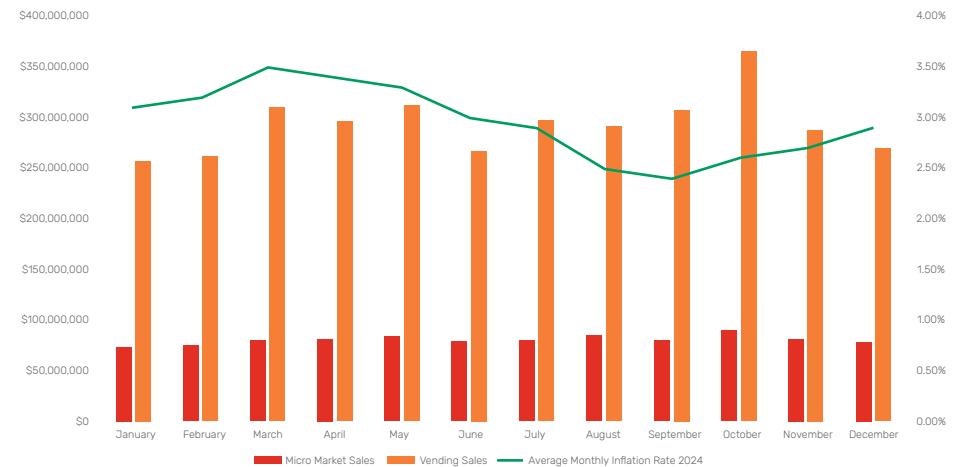
However, it's not scaring off consumers from making purchases.

Though the annual average rate of inflation cooled compared to 2023, the average cost of goods remains very high. But that hasn't scared off consumers from making vending and micro market purchases.

Food & beverage vending sales hit \$3.5 billion in 2024, while micro market sales crossed the \$1 billion mark for the first time. This is despite rising costs as depicted by the Consumer Price Index, which measures the monthly change in prices paid by U.S. consumers.



**Ticket Size vs. Inflation**



**Total Sales vs. Inflation**

These findings show that there are still growth opportunities in self-service retail as consumers grow accustomed to higher prices. Micro markets especially, offer consumer goods at a level of convenience that outweighs price fluctuations.





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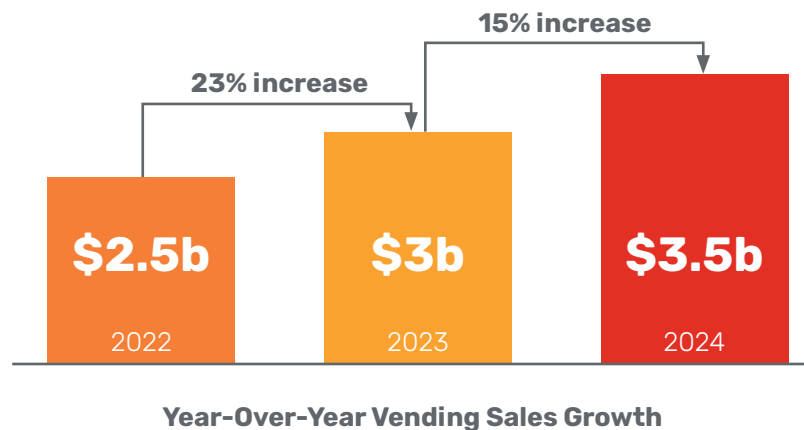
# Payment Data

# Food & Beverage Vending

Consumers spent over **\$3.5 billion at food & beverage vending machines in 2024**. That's a **15% increase** over 2023, indicating solid, consistent growth – even if that rate of growth is lower than the previous year.

## What could be behind the numbers?

While consumers spent an additional **\$500 million compared to 2023**, they may have been more mindful of spending compared to previous years due to the continued rise in the cost of goods.

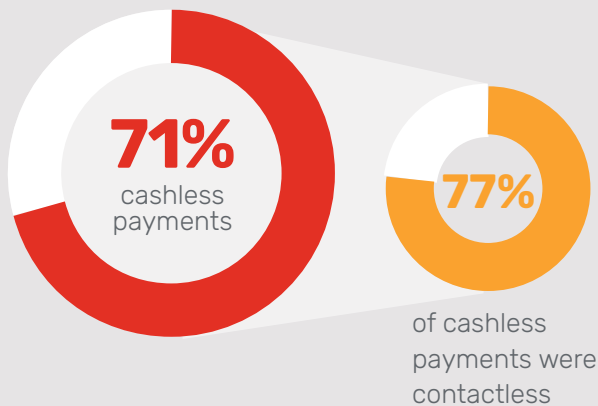


## Cashless powers vending

Cashless payments made up **71% of all sales at vending machines** in 2024, a **17% increase** from 2023.

2024 also saw a jump in the use of contactless payments. These accounted for **77% of all cashless payments**, up from **65% in 2023**.

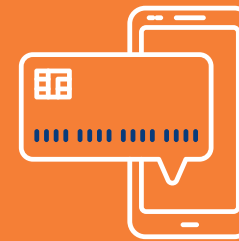
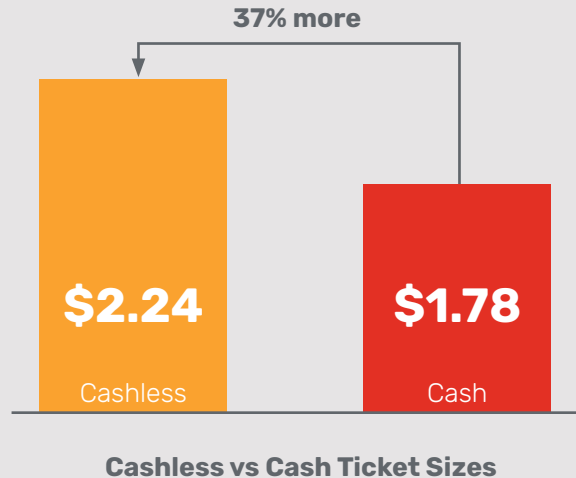
### Vending Machine Sales



Consumers are growing more and more comfortable without cash and tap to pay has become the preferred method. **The bottom line is, if you're not implementing cashless payment methods on your machines, you're losing out on sales – big time.**

## Cashless vs cash tickets

The average cashless vending ticket in 2024 was \$2.24, compared to \$1.78 for cash tickets – **37% more**. The percent difference between ticket sizes is down from 2023 (which was a 54% difference). However, the total average vending ticket in 2024 was \$2.11 – representing an increase of **13% year-over-year**.



**The biggest change in behavior?** Mobile sales (tap to pay with phones, smart watches, etc.) grew over 300% through the year – making up **29% of total cashless sales**.



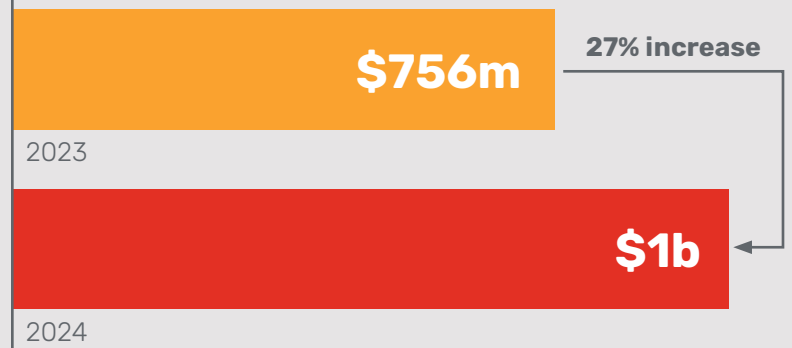


# Micro Markets

Micro markets crossed **\$1 billion in sales for the first time in 2024**. This encompassed over **377 million** transactions – an increase of **over 27%** from 2023.

Micro markets continue to be a major force in the growth of the self-service retail industry. Last year, the number of micro market locations **grew 28%**.

Micro Market Sales



## Cashless dominates micro markets

Once again we see that cashless transactions dominate the micro market landscape. Cashless sales makeup **nearly 96% of total sales**, with the vast majority of those being credit card payments.

Total transactions at micro markets hit over **377 million in 2024** and consumers averaged a transaction amount of \$2.67. This is a growth of **4.8% compared to 2023**.

**377m**

Micro market transactions in 2024.

**\$2.67**

Average ticket size\*

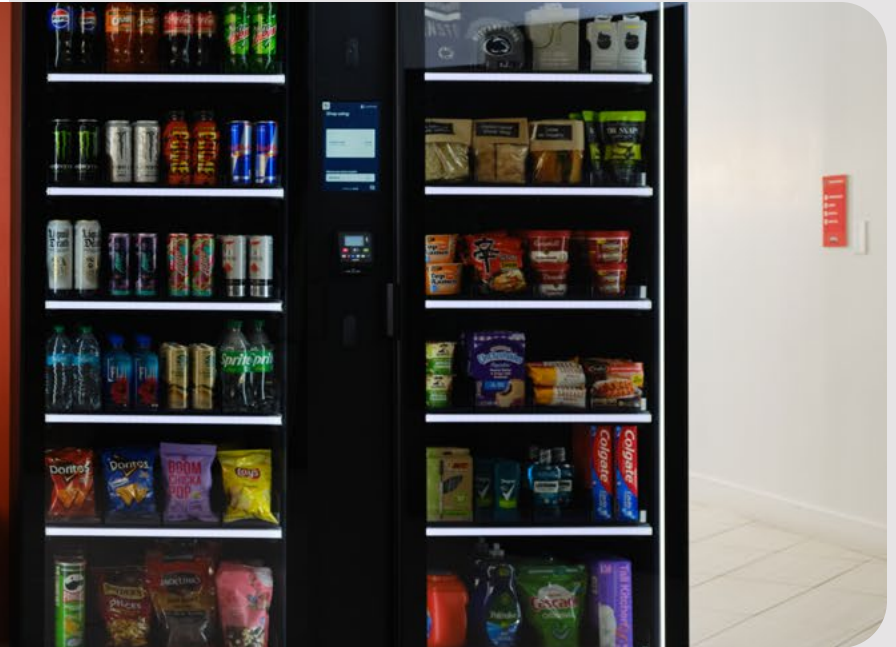
**4.8%**

Growth, year-over-year

*\*Inclusive of entire micro market data set.*







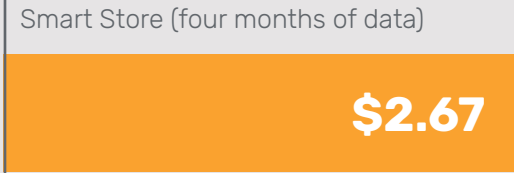
# Smart Stores

Smart Stores – self-service machines with weighted shelves, cameras, and card readers – automatically detect products removed from shelves. While we only have four months of Smart Store transaction data in 2024, what we’ve seen is very promising.

**The average Smart Store ticket size was \$4.25**

This is the highest average of any self-service ticket size we track. Why could this be? Smart Stores fit in many locations and can stock anything from fresh food to electronics, which could explain the higher average purchase value.

## Average Ticket Size

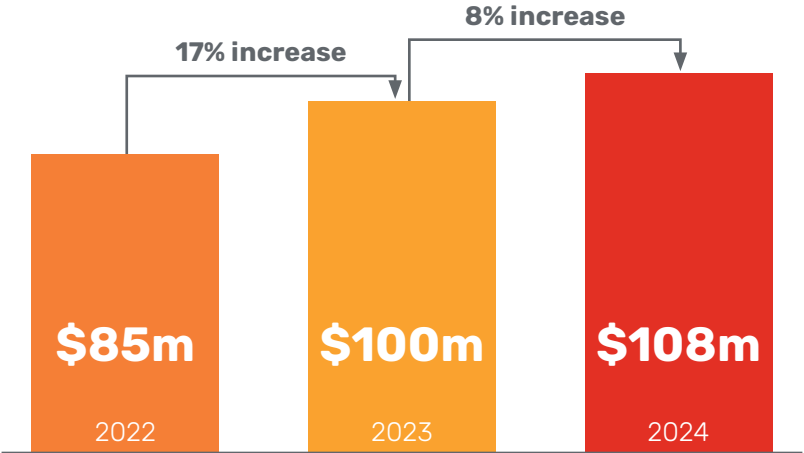




# Amusement & Gaming

Last year consumers spent **\$108 million on amusement & gaming machines** – an 8% increase. In comparison, overall spending rose 17% the year prior.

Similar to the growth seen in the food & beverage vending segment, amusement & gaming saw a modest increase in spending compared to 2023.



Year-Over-Year Amusement & Gaming Sales Growth

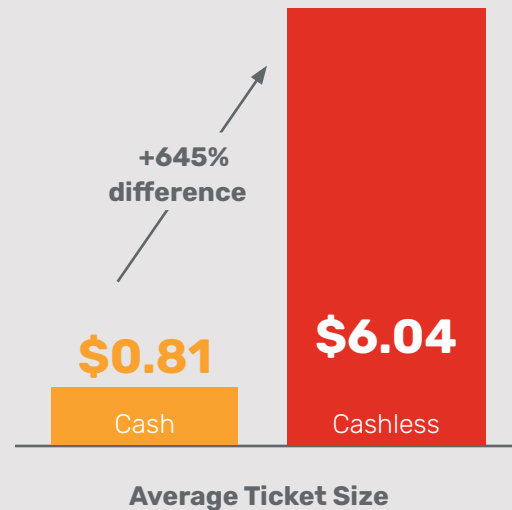
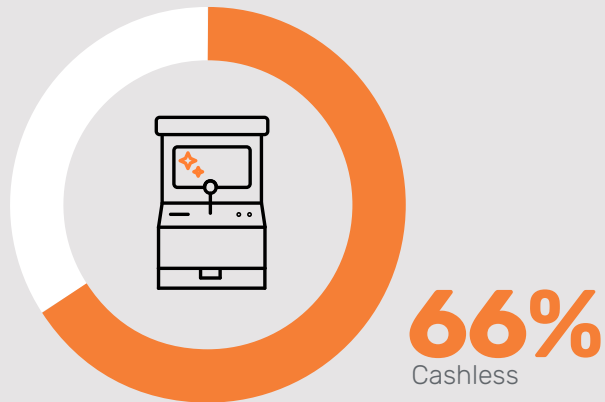


## Cashless makes a huge difference

For the amusement & gaming segment payment type preferences in 2024 closely mirrored 2023. Cashless payments made up an average of only **22% of transactions**, but accounted for an average of **66% of total sales volume**.

Consumers paying with cards spend more time and money. Average ticket sizes in 2024 for cashless were \$6.04 compared to \$.81 for cash – a difference of **over 600%**.

### Sales Volume



The data shows that cashless payments are less disruptive to the gaming experience, allowing consumers to play multiple rounds at a gaming machine with ease.





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# Industry Outlook





Looking to next year, we can see the continued rise of self-service & Smart Stores. While Smart Stores started gaining steam midway through 2024, the data we've seen from them so far is inspiring.

Expanding self-service options beyond traditional vending machines brings opportunities for higher revenue. Micro markets and Smart Stores provide unique placement opportunities and can stock high-margin consumer goods – leading to their higher average ticket values.

For operators looking to grow, it would be beneficial to consider these options in addition to traditional vending machines. Why? These solutions are largely cashless and, as our data has shown, consumers spend more when they go cashless.



## Predictions for **2025**

### **Vending**

Based on the analysis of data from 2024, we expect total sales at food & beverage vending machines to grow 8% in 2025. This is a modest gain compared to the growth we saw last year and is understandable given the growth of Smart Stores and rising prices of consumer goods.

### **Micro Markets**

We believe 2025 will be another period of significant growth for micro markets. We expect sales at micro markets to grow 40%. This indicates the ample opportunity for current operators and should spur prospective micro market operators into action.

### **Amusement & Gaming**

Though 2024 saw a small increase in sales at amusement & gaming machines, we expect overall sales to grow by 39%. The introduction of innovative card reader technology may help expand sales significantly through increased cashless payment acceptance.

# Methodology

## What's included in this study

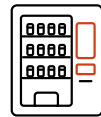
We've collected data from over 625,000 active card readers on food & beverage vending machines, over 17,000 micro markets, and over 24,000 amusement & gaming card readers from January through December 2024 from the U.S. and Canada.

We organized the data into four main sections, with both cash and cashless insights: food & beverage vending, micro markets, Smart Stores, and amusement & gaming machines. Cashless payments include credit/debit cards, mobile wallets, loyalty programs, and campus cards.

When looking at the payment transaction data, we organized transactions into the following categories:



**Cash transactions** are payments made with bills and coins.



**Cashless transactions at food & beverage** machines are non-cash payments made by swiping, inserting/dipping, or tapping a credit/debit card, mobile wallet, loyalty card, or campus card.



**Cashless transactions at amusement & gaming** machines are non-cash payments made by swiping, inserting/dipping, or tapping a credit/debit card or mobile wallet.



**Cashless transactions in micro markets** are non-cash payments made via credit/debit card, mobile wallet, market account, payroll deduction, or a meal card/voucher.



**Contactless transactions** are cashless payments made by tapping a debit/credit card that has a chip, or a digital mobile wallet stored on a cellular device.





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**Cantaloupe, Inc.** is a global technology leader powering self-service commerce. With over a million active locations, processing more than a billion transactions every year, Cantaloupe is enabling businesses of all sizes to provide self-service experiences for consumers. The company's vertically integrated solutions fuel growth by offering micro-payments processing, enterprise cloud software, IoT technology, as well as kiosk and POS innovations. Cantaloupe's end-to-end platform increases consumer engagement and sales revenue through digital payments, consumer promotions and loyalty programs, while providing business owners increased profitability by leveraging software to drive efficiencies across an entire operation. Cantaloupe's solutions are used by a variety of consumer services in the U.S., Europe, and Australia including vending machines, micro markets and smart retail, EV charging stations, laundromats, metered parking terminals, amusement and entertainment venues, IoT services and more. To learn more about Cantaloupe, Inc., visit [cantaloupe.com](https://cantaloupe.com) or follow the company on LinkedIn, Twitter, Facebook, Instagram or YouTube.

Disclaimer: Any forward-looking statements or predictions for food & beverage vending, micro markets, and amusement categories for the year 2025 are not intended to reflect Cantaloupe's financial performance. All predictions are made based on the data sets used to generate the report, and actual 2025 performance could differ.

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