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**SAMPLE REPORT**  
**GLOBAL DIGITAL PAYMENT FORECASTS 2019-2022**  
PUBLICATION DATE: MAY 2019

# PREFACE

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# GENERAL METHODOLOGY OF MARKET REPORTS

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## Secondary Market Research

- The reports are compiled based on secondary market research. Secondary research is information gathered from previously published sources. Our reports are based on information and data acquired from national and international statistical offices, industry and trade associations, business reports, business and company databases, journals, company registries, news portals and many other reliable sources. By using various sources we ensure maximum objectivity for reported data. As a result, companies gain a precise and unbiased impression of the market situation.
- Cross referencing of data is conducted in order to ensure validity and reliability.
- The source of information and its release date are provided on every chart. It is possible that the information contained in one chart is derived from several sources. If this is the case, all sources are mentioned on the chart.
- The reports include mainly data from the last 12 months prior to the date of report publication. Exact publication dates are mentioned in every chart.

## Definitions

- The reports take into account a broad definition of B2C E-Commerce, which might include mobile commerce. As definitions may vary among sources, exact definition used by the source (if available) is included at the bottom of the chart.

## Chart Types

- Our reports include text charts, pie charts, bar charts, rankings, line graphs and tables. Every chart contains an Action Title, which summarizes the main idea/finding of the chart and a Subtitle, which provides necessary information about the country, the topic, units or measures of currency, and the applicable time period(s) to which the data refers. With respect to rankings, it is possible that the summation of all categories amounts to more than 100%. In this case, multiple answers were possible, which is noted at the bottom of the chart.

## Report Structure

- Reports are comprised of the following elements, in the following order: Cover page, preface, legal notice, methodology, definitions, table of contents, management summary (summarizing main information contained in each section of report) and report content (divided into sections and chapters). When available, we also include forecasts in our report content. These forecasts are not our own; they are published by reliable sources. Within Global and Regional reports, we include all major developed and emerging markets, ranked in order of importance by using evaluative criteria such as sales figures.

## Notes and Currency Values

- If available, additional information about the data collection, for example the time of survey and number of people surveyed, is provided in the form of a note. In some cases, the note (also) contains additional information needed to fully understand the contents of the respective data.
- When providing information about amounts of money, local currencies are most often used. When referencing currency values in the Action Title, the EUR values are also provided in brackets. The conversions are made using the average currency exchange rate for the respective time period. Should the currency figure be in the future, the average exchange rate of the past 12 months is used.

# METHODOLOGY OF THE CURRENT REPORT



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## Coverage

- This report covers the global payment market, with a focus on forecasts in digital payments. A wide definition of digital payments was taken into account, including online and mobile transactions (remote and proximity). Market trends and forecasts for the overall electronic payments market, including in-store payments via cards and other non-cash payment methods were included in addition as background information for the developments in digital payments worldwide.
- The report is based purely on secondary market research and does not contain any forecasts by the report publisher.
- The forecasts cited in this snapshot were produced by various reputable sources and differ in definition, methodology used and the time period referenced. Most of the forecasts were published within the previous 18 months. Forecasts with long-term validity with an earlier publication data were also included for cross-referencing. The exact date of publication of the source is stated on each chart.

## Structure

- The global chapter opens the report, featuring an overview of global digital payment developments.
- The rest of the report is divided by regions presented in the descending order of E-Commerce sales. Within each region, the countries are grouped by advanced and emerging markets, where applicable, and ranked by online sales. Furthermore, where available, regional information was also included.
- Depending on data availability, the following types of forecasts are included: cashless transaction penetration, digital payments value, mobile payments value, mobile payment user penetration, E-Commerce payment value and breakdown by payment methods. Not all types of forecasts are provided for each market due to the varying data availability.

# DEFINITIONS

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## The following expressions and definitions are used in this snapshot\*:

- **DIGITAL PAYMENT** Includes payment in E-Commerce, remote mobile payment (M-Commerce), and proximity mobile payment (mobile payment at POS).
- **ONLINE PAYMENT** Transfer of money made over the Internet following a consumer's payment command, includes payments for products and services purchased in E-Commerce and M-Commerce.
- **MOBILE PAYMENT** A wide definition of mobile payments includes remote payments made remotely in M-Commerce and proximity payments made in-store, such as via QR code scanning and NFC technology.
- **MOBILE PROXIMITY PAYMENT/  
MOBILE POS PAYMENT** A mobile payment where the merchant and the consumer are present in the same location and the interaction between the consumer's device (card, mobile device) and the POS is conducted using a proximity technology (e.g. NFC).
- **ELECTRONIC PAYMENT** Includes payment by means other than cash (e.g., cards, bank transfer, digital wallets, etc.), transacted at POS or online.
- **E-WALLET** A digital account with a stored money value or connected to funds in a bank account or payment card, which can be used for payment in online or mobile transactions. The examples of E-Wallets include Alipay and PayPal.
- **MOBILE WALLET** A software solution that enables consumers to store payment credentials, such as credit or debit card information, and use the stored credentials to pay digitally for transactions made in-store, online or via mobile. Mobile wallets are installed on mobile devices which are used to complete payments. The examples of mobile wallets include Apple Pay, Samsung Pay and Android Pay. Mobile wallets are often included in the E-Wallet category.
- **B2C E-COMMERCE** The sale of products (and services) through electronic transactions via the Internet from businesses to consumers. Some sources cited in this report exclude services such as online travel from their definition of B2C E-Commerce sales.

Note: \*the definitions used by the original sources might differ from the ones stated on this chart; the exact definition used by each source, where available, is included on the respective charts

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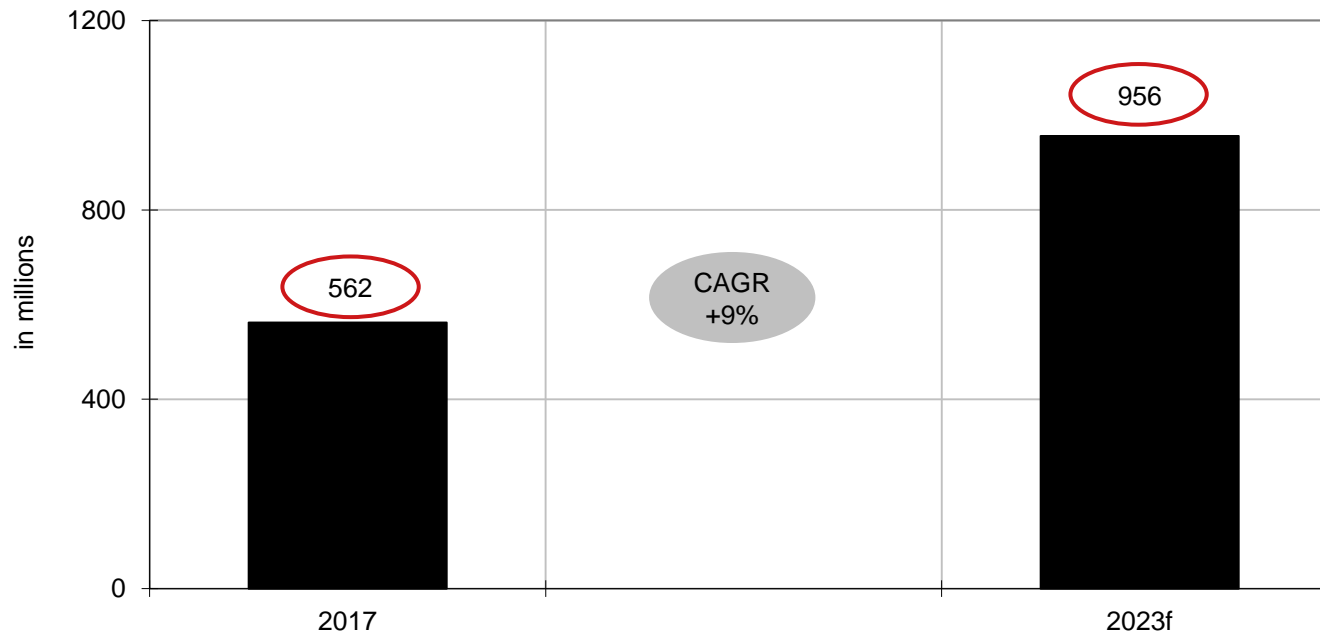
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## The number of mobile payment users in China is forecasted to increase from 562 million in 2017 to 956 million in 2023.

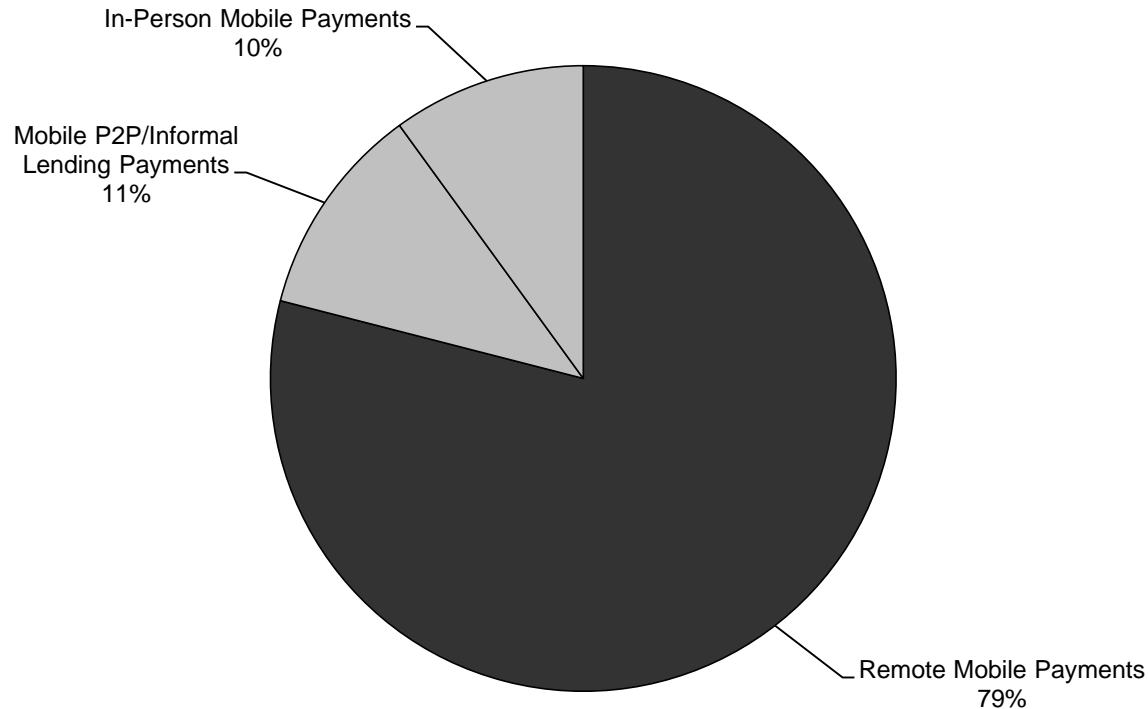
China: Number of Mobile Payment Users, in millions, 2017 & 2023f



Note: CAGR calculated from the figures reported by the source for 2017 and 2023  
Definition: number of active mobile payment customers  
Source: Frost & Sullivan, January 2019

## Remote mobile payments are forecasted to account for 79% of overall mobile payment transaction value in the EU-7 markets in 2022.

Europe: Breakdown of Mobile Payment Transaction Value in the EU-7 by Payment Types, in %, 2022f



Note: EU-7 refers to Germany, France, Netherlands, Italy, Spain, Sweden and the UK; the percentage shares were calculated based on the values reported by the source: EUR 270.3 billion total mobile payment transactions, of which EUR 30 billion are P2P/informal lending payments, EUR 27 billion are in-person mobile payments and the rest are remote mobile payments (online shopping, food orders, etc.)

Source: Forrester cited by La Tribune, October 2018



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