



Global E-Commerce Intelligence  
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**SAMPLE REPORT**  
**EUROPE ONLINE PAYMENT FRAUD & SECURITY 2019**  
PUBLICATION DATE: JULY 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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## Report Coverage

- This report covers the online payment market in Europe with a focus on fraud and security issues. It takes into account a wide definition of online payment, including payments made in online shopping and mobile payment, such as remote and proximity payments.
- The report includes data mostly published within the previous 12 months. The exact date of publication of the source is stated on each chart. The time period which the data refers to differs by source.

## Report Structure

- The global chapter opens the report, featuring an overview of global trends and innovations, value of online payment fraud worldwide and the attitude of global consumer to security of digital payments.
- The regional chapter is presented next, followed by the country sections included in the descending order of B2C E-Commerce sales.
- The types of information included per country differ due to varying data availability. These may include: information about card-not-present fraud and chargebacks, attitude of consumers towards online and mobile payment security, security-related barriers preventing Internet users from shopping online and making payments via mobile devices, demand for biometric identification methods, 3D-Secure transactions penetration, and payment-related fraud types encountered by online shoppers.



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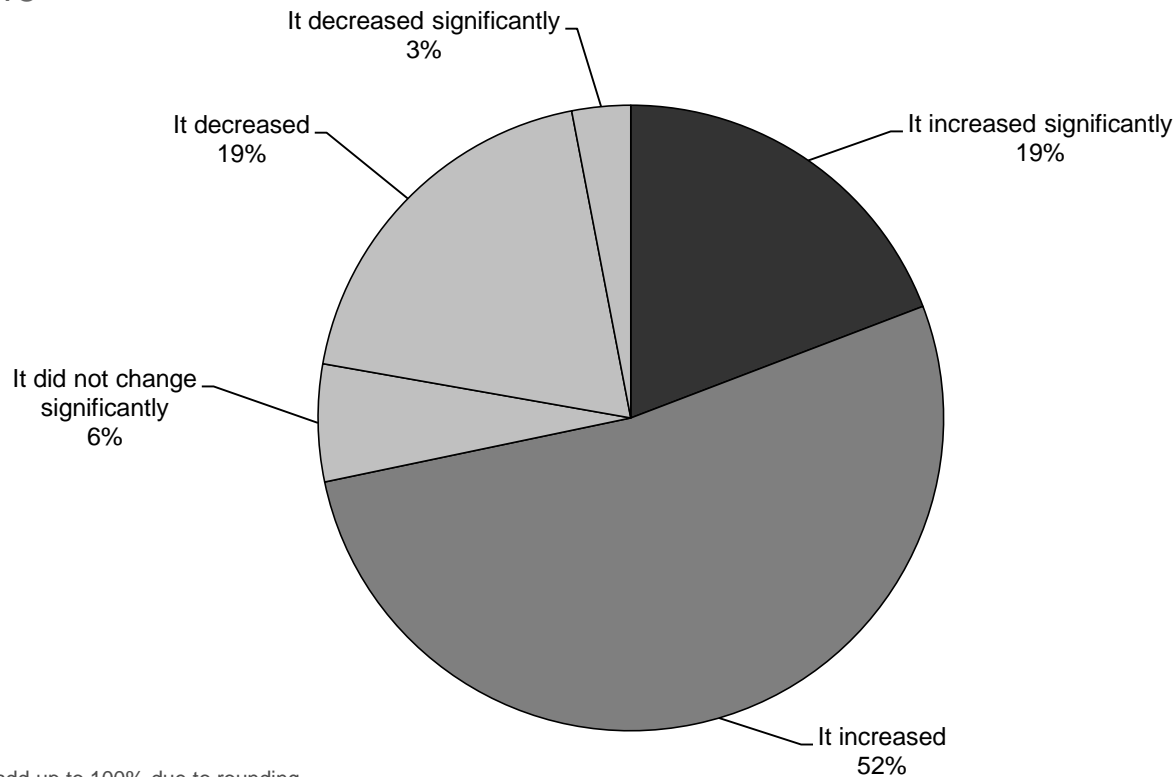
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## 71% of merchants surveyed in Germany in 2018 reported an increase in fraud or fraud attempts in their online stores over the past year.

Germany: Perceived Development of Fraud and Fraud Attempts Over the Past Year, in % of E-Commerce Merchants, 2018



Note: may not add up to 100% due to rounding

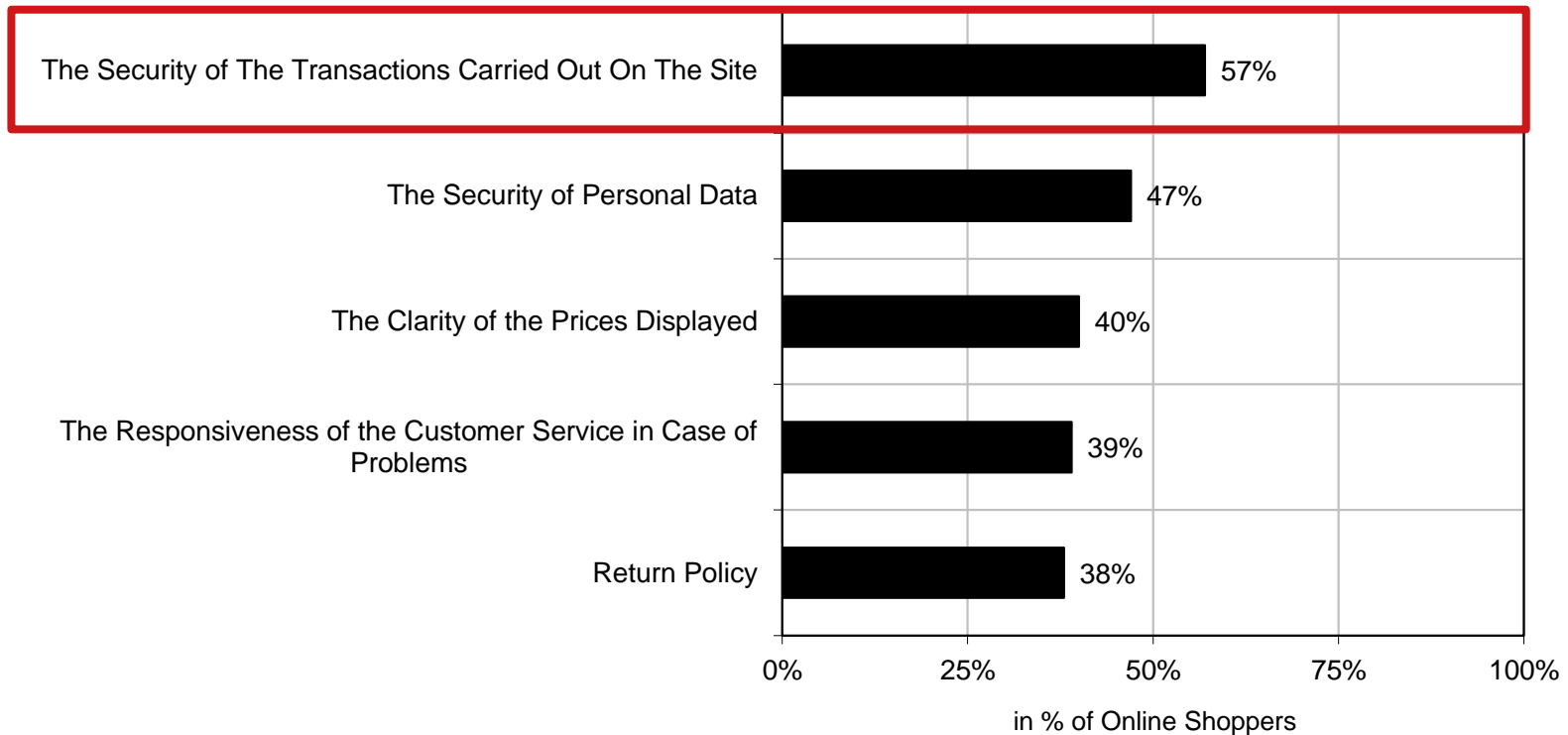
Definition: includes the following types of fraud: buyers are aware that they cannot pay for the purchase; stolen identity; provision of falsified names or addresses; the client claims that the goods were not received despite delivery; made-up identity; provision of stolen payment data; provision of falsified payment data

Survey: based on a survey of 40 online and mail order sellers

Source: CRIF Buergel, November 2018

## “The security of the transaction carried out on the site” was recognized by French online shoppers as the top priority in E-Comm. for 2019.

France: Top 5 Services and Obligations of E-Commerce Merchants in 2019 According to Online Shoppers, in % of Online Shoppers, December 2018



Note: does not add up to 100% due to multiple answers possible; only the top 5 answers are ranked

Survey: based on a survey of 1,010 online shoppers, ages 18-74, conducted in December 2018; question asked “Among the services and obligations of the E-Commerce sites listed below, can you indicate which ones are your priorities for 2019?”

Source: CSA, Fevad, February 2019



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