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SAMPLE REPORT
**GLOBAL ALTERNATIVE ONLINE PAYMENT
METHODS 2020 AND COVID-19'S IMPACT**

PUBLICATION DATE: MAY 2020

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 global online payment market with a focus on alternative payment methods. Alternative online payment methods generally refer to payment methods other than credit card or bank card payments. Online payment methods are defined as methods used by online shoppers to make purchases online via any device.
- In addition, information related to the impact of the coronavirus (COVID-19) on digital payments worldwide was included in this report.
- Major B2C E-Commerce markets in all global regions are covered, including advanced and emerging, while data availability varied across the countries.
- The report includes data mostly published in 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 a ranking of methods used by global online shoppers and other relevant market trends.
- The rest of the report is divided by regions presented in the descending order of B2C E-Commerce sales. Within each region, the markets are grouped by advanced and emerging economies, where applicable, and ranked by online sales. Furthermore, where available, regional information was also included.
- Depending on data availability, the following types of market information are included: payment methods most used in online shopping, including cards and alternative methods; attitude of online shoppers to the variety of payment methods offered; breakdown of preferences of online shoppers and of online retail sales by payment methods. Not all the mentioned types of information are available for each of the covered countries.

DEFINITIONS

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The following expressions and definitions are used in this Online Payment market report*:

▪ COVID-19 / CORONAVIRUS

An infectious disease triggered by an intense acute respiratory sickness. COVID-19 was first identified at the end of 2019 in Wuhan, China, and spread worldwide, becoming known as the coronavirus pandemic.

▪ ALTERNATIVE PAYMENTS

Generally refers to payment methods other than credit card or bank card payments. Widely defined, alternative online payment methods include bank transfers and direct debit, digital wallets, pre-paid cards and private label cards, invoice, and digital currency. May also include cash on delivery and card schemes by local companies other than global card brands.

▪ ONLINE PAYMENT

Transfer of money made over the Internet following a consumer's payment command, includes payments for product and service purchased in B2C E-Commerce and M-Commerce.

▪ MOBILE PAYMENT

A wide definition of mobile payments includes payments made remotely in M-Commerce and proximity payments made in-store, such as via QR code scanning and NFC technology.

▪ E-WALLET/DIGITAL WALLET

A prepaid digital account, allowing users to store money and use it in online or mobile transactions. The examples of E-Wallets or digital 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 Google Pay. Mobile wallets are often included in the broader category of E-Wallets or digital wallets.

▪ MOBILE MONEY

A service in which the mobile phone is used to access financial services. Mobile Money can be used for a variety of purposes, including airtime top-up, bill payments, bulk disbursement, international remittance, merchant payment, P2P transfer.

▪ B2C E-COMMERCE

The sale of products (and services) through electronic transactions via the Internet from businesses to consumers.

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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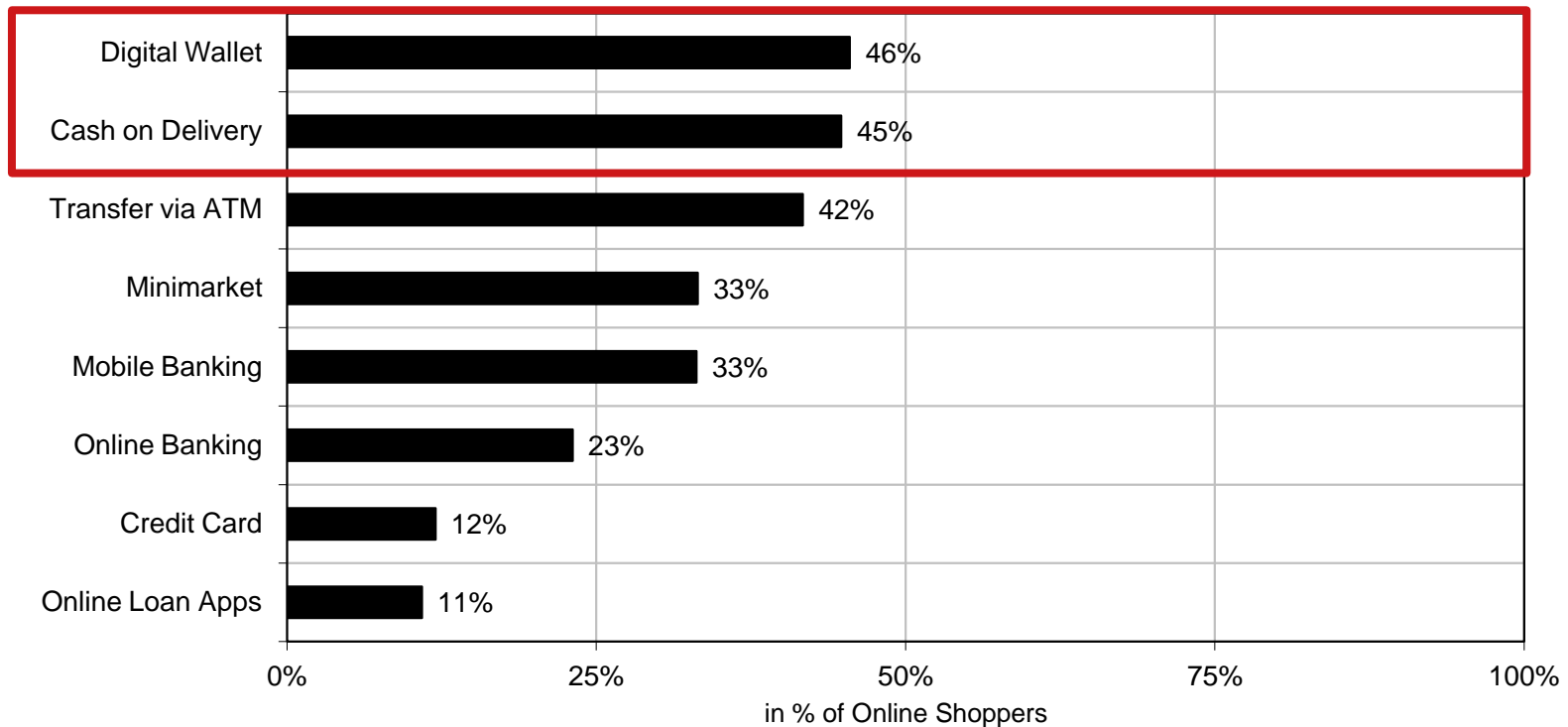
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“Digital wallet” was the top alternative payment method used by online shoppers in Indonesia in H1 2019, followed by “Cash on delivery”.

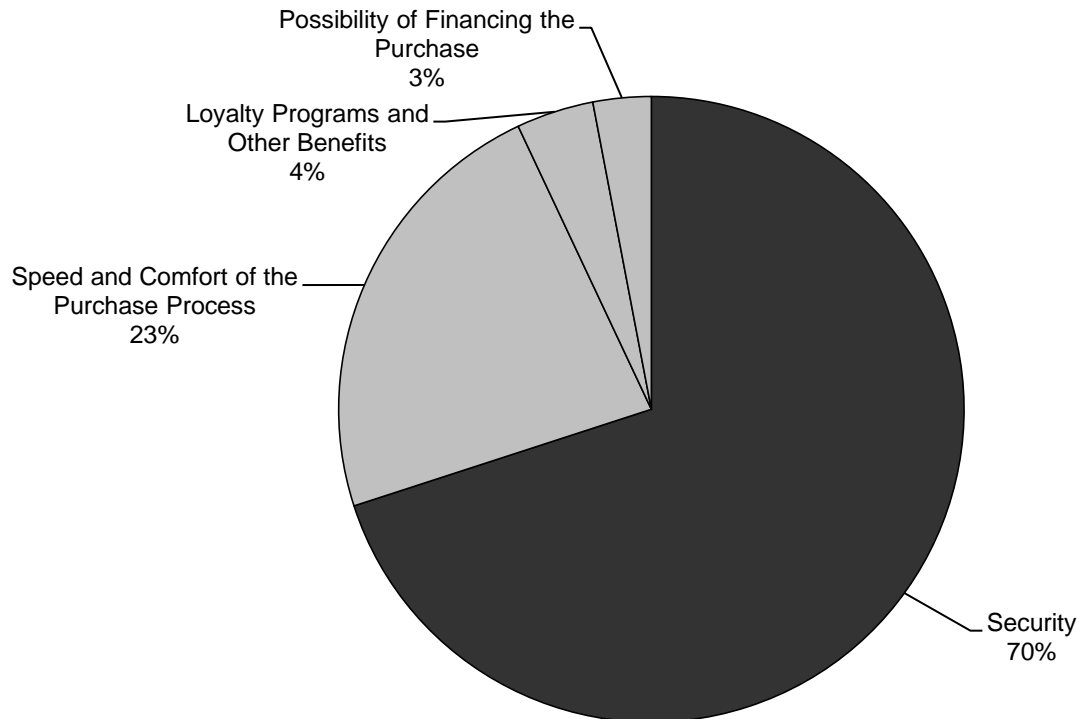
Indonesia: Payment Methods Preferred in E-Commerce, in % of Online Shoppers, H1 2019



Note: does not add up to 100% due to multiple answers possible
Survey: based on a survey of 1,014 online shoppers, conducted in the first half of 2019
Source: Jakpat, August 2019

“Security” (70%) was the most valued factor in online payment methods in Spain, according to a shoppers’ survey in October 2019.

Spain: Breakdown of Factors Most Important in Online Payment Methods, in % of Online Shoppers, October 2019



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

Definition: individuals aged 18-65 who have purchased online in the previous 12 months from any of the following categories: appliances and technology, furniture, mobile devices, travel, sport, bicycle and accessories, automobile and accessories or motorcycle and accessories, and gaming

Survey: based on a survey of 2,281 consumers, conducted in October 2019; question asked: “When it comes to paying for your online purchases, what do you value the most about payment methods?”

Source: Cetelem, December 2019



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