



Global E-Commerce Intelligence
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SAMPLE REPORT
EUROPE POS PAYMENT METHODS 2020
& COVID-19'S IMPACT
PUBLICATION DATE: SEPTEMBER 2020

PREFACE

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A LIST OF ADVANTAGES

- yStats.com provides secondary market research: By using various sources of information we ensure maximum objectivity for all obtained data. As a result companies get a precise and unbiased impression of the market situation.
- Only reliable sources such as national and international statistical offices, industry and trade associations, business reports, business and company databases, journals, company registries and news portals are used as a basis for the analyses, statistical reports and forecasts.
- Our international employees research and filter all sources and translate relevant information into English. This ensures that the content of the original studies is correctly interpreted.
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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.

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.
- **POINT OF SALE (POS)** The place where a customer purchases products or services from a merchant, e.g., a retail store, gas station or restaurant.
- **POS PAYMENT** Payments made at retail point of sale, i.e. in-store. POS systems or terminals are used to complete a POS payment transaction. POS payments are often used synonymously with in-store payments, proximity payments, in-person payments and card present payments.
- **MOBILE POS (mPOS)** Mobile devices (e.g., tablets, smartphones, and special wireless devices) that are enabled to accept payments at the point of sale (can be in-store or on the go) by using technology such as a dedicated app or a software.
- **OMNICHANNEL PAYMENT** An approach to payment processing that is aimed at providing a seamless and consistent checkout experience to customers crossing multiple channels when interacting with the merchant, such as online, mobile and in-store channels.
- **CONTACTLESS PAYMENT** Contactless payments take place when tapping a mobile device or a payment card with a contactless payment functionality to a POS device. The data is transmitted via Near Field Communication (NFC). contactless payments can be made by credit and debit cards enabled with the contactless technology.
- **PROXIMITY MOBILE PAYMENT** A mobile payment where the merchant and the consumer are present in the same location and the interaction between the consumer's mobile device (smartphone, smart watch, smart bracelet, etc.) and the POS is conducted using a proximity technology (e.g., NFC) or code scanning (QR codes, bar codes).
- **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.
- **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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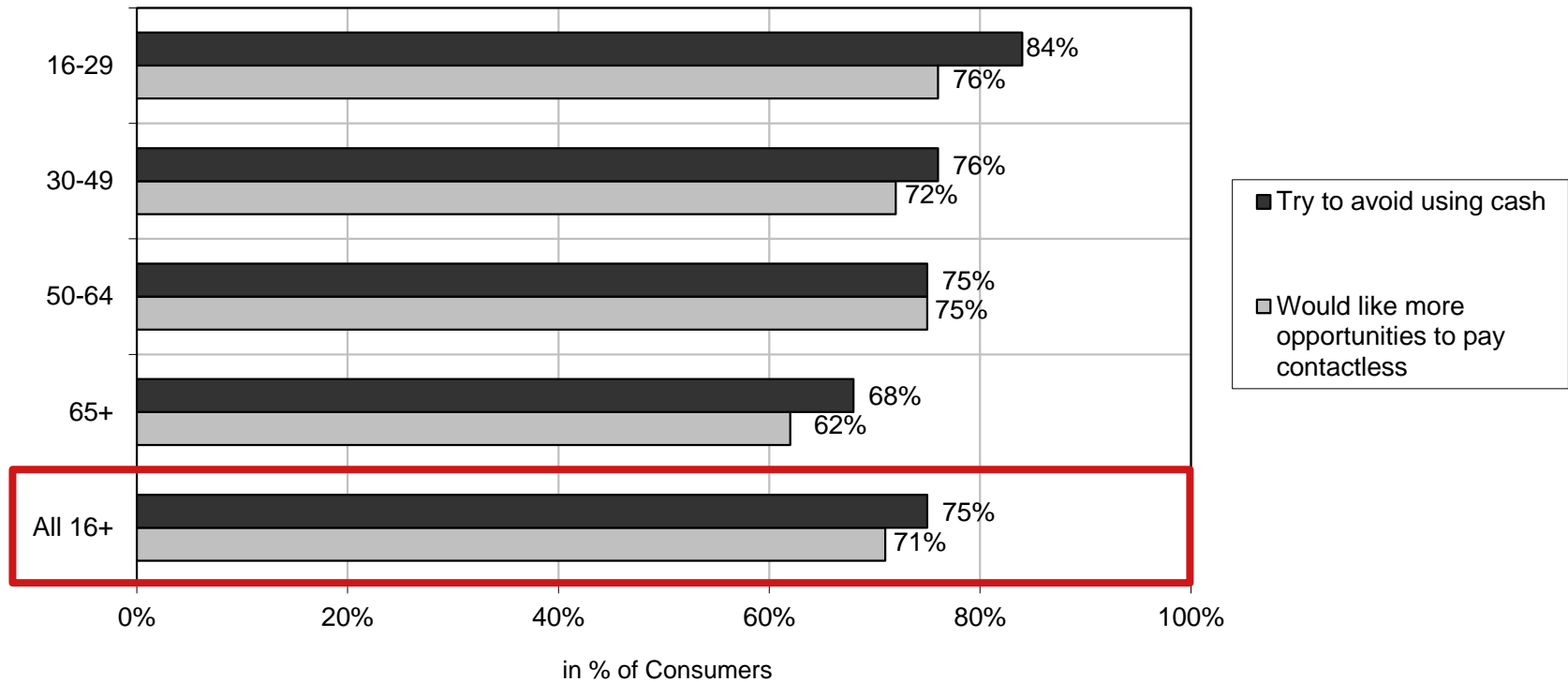
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Three-quarters of Germany's consumers surveyed in April 2020 avoided cash amid the COVID-19 outbreak, and 71% wanted to pay contactless.

Germany: Consumer Attitudes to Using Cash and Contactless Payments During COVID-19 Outbreak, in %, April 2020

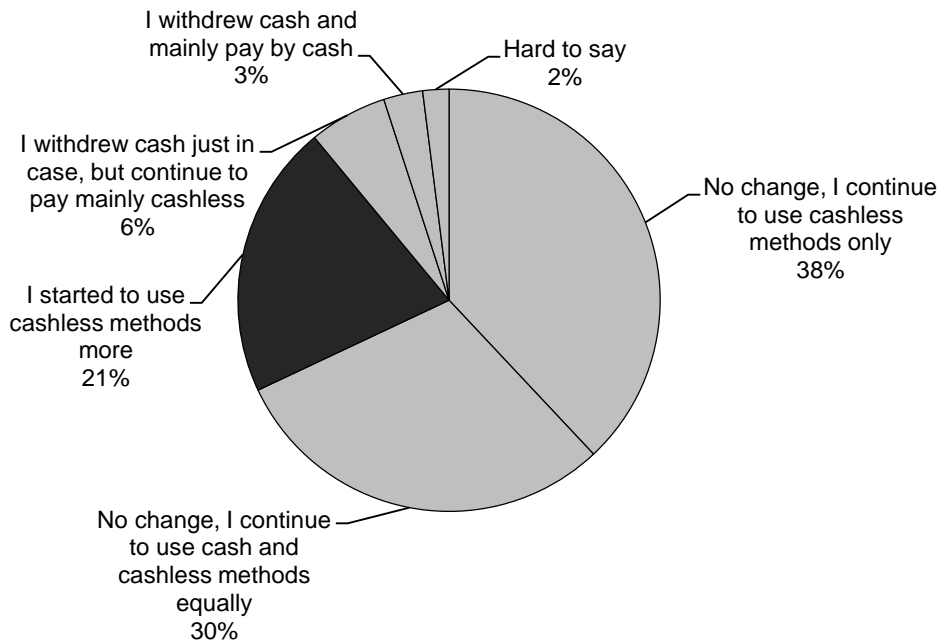


Survey: based on a survey of 1,003 individuals, aged 16+, conducted in April 2020 via telephone
Source: Bitkom, April 2020

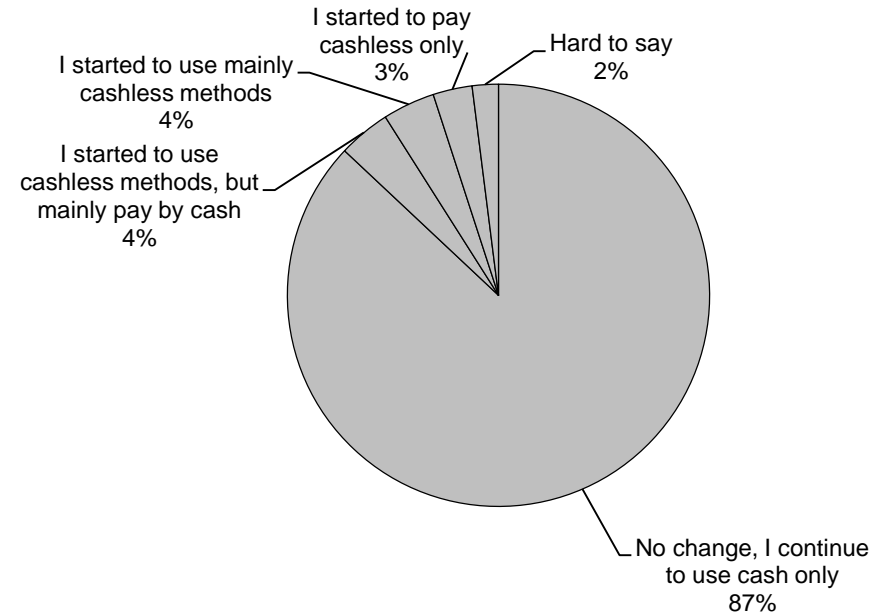
21% of Russia's consumers who used diverse payment methods before COVID-19 started to pay cashless more since the outbreak in 2020.

Russia: Changes in Payment Behavior Due to COVID-19, By Consumers Who Used Cash and Cashless Payments Before COVID-19 and Who Used Cash Payments Only, in %, April 2020

Consumers Who Used Cash and Cashless Payments Before COVID-19



Consumers Who Only Used Cash Payments Before COVID-19



Survey: based on a survey of 1,612 adults aged 18+ in 53 regions, conducted in April 2020
Source: NAFI, Skolkovo Business School, May 2020



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