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SAMPLE REPORT

GLOBAL ALTERNATIVE PAYMENT METHODS 2021 POST COVID-19

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PREFACE

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- yStats.com provides secondary market research: By using various sources of information we ensure maximum... all obtained data. As a result companies get a precise and unbiased impression of the market situation.
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GENERAL METHODOLOGY OF MARKET R

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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. [illegible] based on information and data acquired from national and international statistical offices, industry and trade associations, business reports, b[illegible]d company databases, journals, company registries, news portals and many other reliable sources. By using various sources we ensure maximum objec[illegible]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.

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Report Coverage

- This report covers the online payment market in Asia-Pacific. It takes into account a wide definition of online payment, including payment methods used in online shopping and mobile payment, such as remote and proximity payments.
- The major countries in the region are covered, while data availability varied across the markets.
- 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 online and mobile payment developments.
- Next, information about regional development is included.
- The rest of the report contains country-specific information. Countries are grouped by advanced and emerging markets. Within each group, the countries are presented in the descending order of B2C E-Commerce sales.
- Depending on data availability, the following types of market information are included: payment methods most used by online shoppers, breakdown of E-Commerce sales by payment methods, number and value of online/mobile payment transactions, mobile payment user penetration and consumer awareness of innovative payment means. 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 report*:

▪ **ONLINE PAYMENT**	Transfer of money made over the Internet following a consumer's payment command, includes pay… …t 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 paym… made in-store, such as via QR code scanning and NFC 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 device (card, mobile device) and the POS is conducted using a proximity technology (e.g. NFC).
▪ **NFC & CONTACTLESS PAYMENT**	Near Field Communication is a set of standards to create radio communication by bringing devices close together or having them touch each other. In that way, contactless data exchange and contactless payment transactions using an NFC-enabled smartphone or other mobile device can take place. Similarly, contactless payments can be made by credit and debit cards enabled with the contactless technology.
▪ **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.
▪ **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.
▪ **INSTANT PAYMENTS**	Electronic payment solutions for retail which are available 24/7/365 and thus result in immediate or close-to-immediate interbank clearing of transactions and crediting of the payees' accounts and confirm the payment to the payer after payment initiation.
▪ **B2C E-COMMERCE**	The sale of products (and services) through electronic transactions via the Internet from businesses to consumers.
▪ **M-COMMERCE**	M-Commerce, also called "Mobile Commerce", means the sale of products (and services) through transactions via mobile devices.
▪ **BUY NOW, PAY LATER (BNPL)**	a payment platform or service that allows shoppers to receive goods/services prior to making a payment by splitting the payment across a set time period or pay back the full amount later.
▪ **REAL-TIME PAYMENTS**	Immediate or faster payments that allow businesses and consumers to make and receive payments in real time, providing convenience, speed, and faster availability of funds.

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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6. Latin America (Cont.)

6.7. Peru

- Top Payment Methods Used in the Past Month, in % of Peruvian IBA Adults, 2019 & 2020

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- COVID-19 Impact on Online & Mobile Payment, July 2021

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- Top 5 BNPL Startups, by Funding Amount, incl. Postpay, Tabby, and Tamara, December 2020

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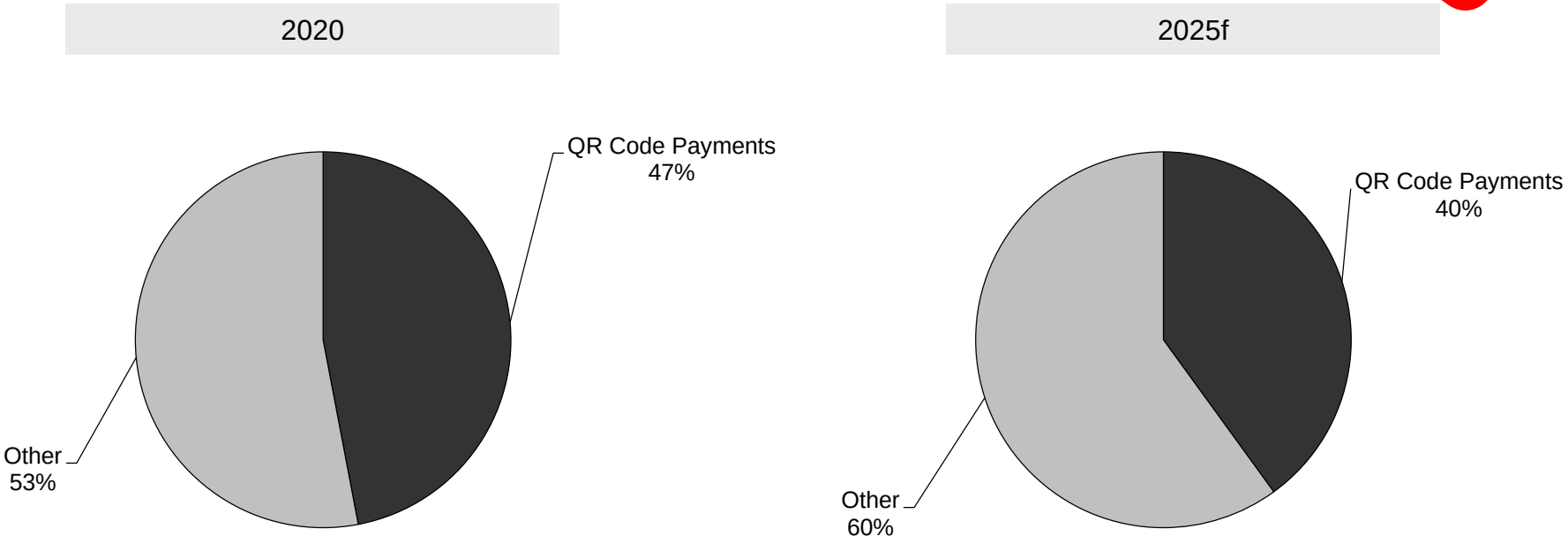
Sample Report

Despite being one of the leading payment methods ... ital wallet transactions worldwide, the share of QR code payme... ...cted to decline from 47% in 2020 to 40% in 2025.

Global: Share of QR Code Payments, in % of All Digital Wallet Transactions, 2020 & 2025f

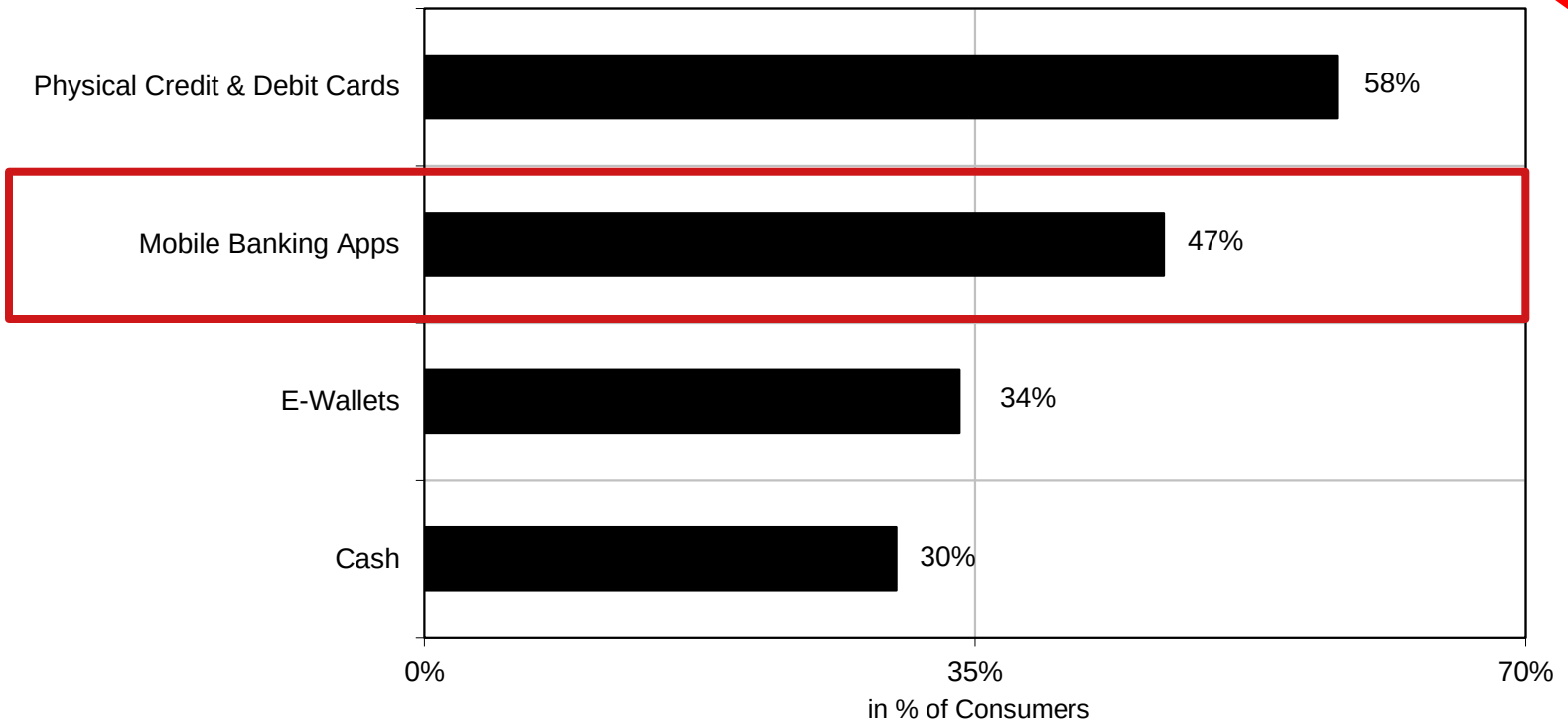


Source: Juniper Research, March 2021

Sample Report

"Mobile Banking Apps" was the alternative payment [illegible] 7% of Singaporean consumers, as of July 2020.

Singapore: Payment Methods Used More Often Amid COVID-19, in % of Consumers, July 2[illegible]



Survey: based on a survey of over 3,500 consumers from 5 ASEAN countries (Singapore – 1,000, Indonesia, Malaysia, Thailand and Vietnam – over 600 in each), conducted in July 2020

Source: UOB, January 2021

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