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SAMPLE REPORT
ASIA-PACIFIC REAL-TIME PAYMENT MARKET 2023

PUBLICATION DATE: APRIL 2023

PREFACE

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OBJECTIVE

RELIABLE

A LIST OF ADVANTAGES

- yStats.com provides secondary market research: By using various sources of information we ensure maximum reliability of 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.
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■ allows up to ten (10) user of a company worldwide to access the downloaded report.

GENERAL METHODOLOGY OF MARKET RESEARCH 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 based on information and data acquired from national and international statistical offices, industry and trade associations, business reports, 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.

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Report Coverage

- This report covers real-time payments markets in Asia-Pacific. It takes into account a wide definition of real-time payments and includes description of data on countries' real-time gross settlement platforms. In addition, if available, information related to the impact of the coronavirus (COVID-19) on real-time payments is included in this report.
- 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 report starts with an overview of the Global real-time payments market. The rest of the report is devoted to regional and country chapters.
- In the report the countries are listed in the descending order of online payments turnovers.
- Depending on data availability, the following types of market information are included: main real-time payments service providers in a country, and their current activities, volumes and values of the payment method, as well as projections of the developments of the real-time payments in the near future, if available. 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 Real-Time Payments report*:

- **COVID-19 / CORONAVIRUS** An infectious disease triggered by an intense acute respiratory sickness. COVID-19 was first identified in late 2019 in Wuhan, China, and spread worldwide, becoming known as the coronavirus pandemic.
- **B2C E-COMMERCE** the sale of products (and services) through electronic transactions via the Internet from businesses to consumers (B2C). A broader definition of retail E-Commerce applied by some sources also includes consumer-to-consumer (C2C) sales.
- **E-COMMERCE SALES** the total sales generated either on the E-Commerce market in a certain country or region, or the total sales generated through E-Commerce by a player on the market.
- **ONLINE SHOPPERS** the total number of inhabitants in a certain country or region that participates in B2C E-Commerce.
- **ONLINE TRAVEL** the sale of goods (and services) directly to consumers in other countries, with orders delivered from the country where the foreign shop is based or from a central logistics facility, i.e. across the country's borders.
- **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.
- **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.
- **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.
- **CONTACTLESS DELIVERY** A method of delivery where the parcel is left outside the door or dropped off at a specified location on the premises to avoid person-to-person contact when handing in the item.
- **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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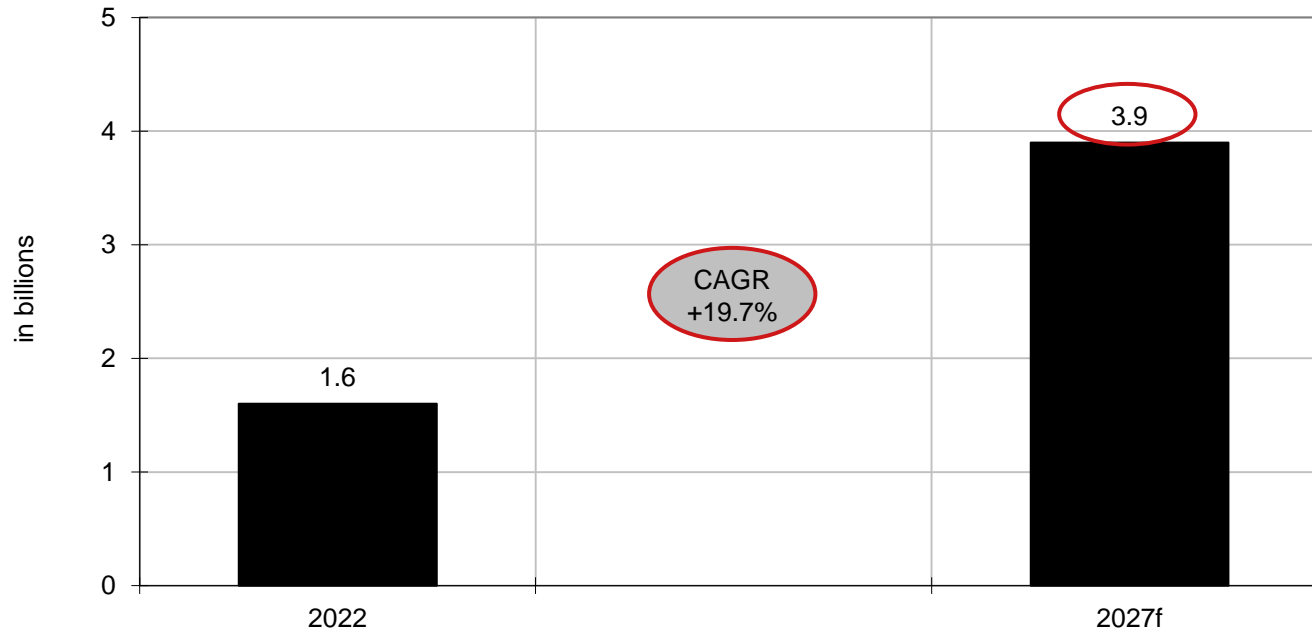
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With a CAGR of +19.7% between 2022 and 2027, the total number of real-time transactions in Malaysia is forecasted to reach 3.9 billion by 2027.

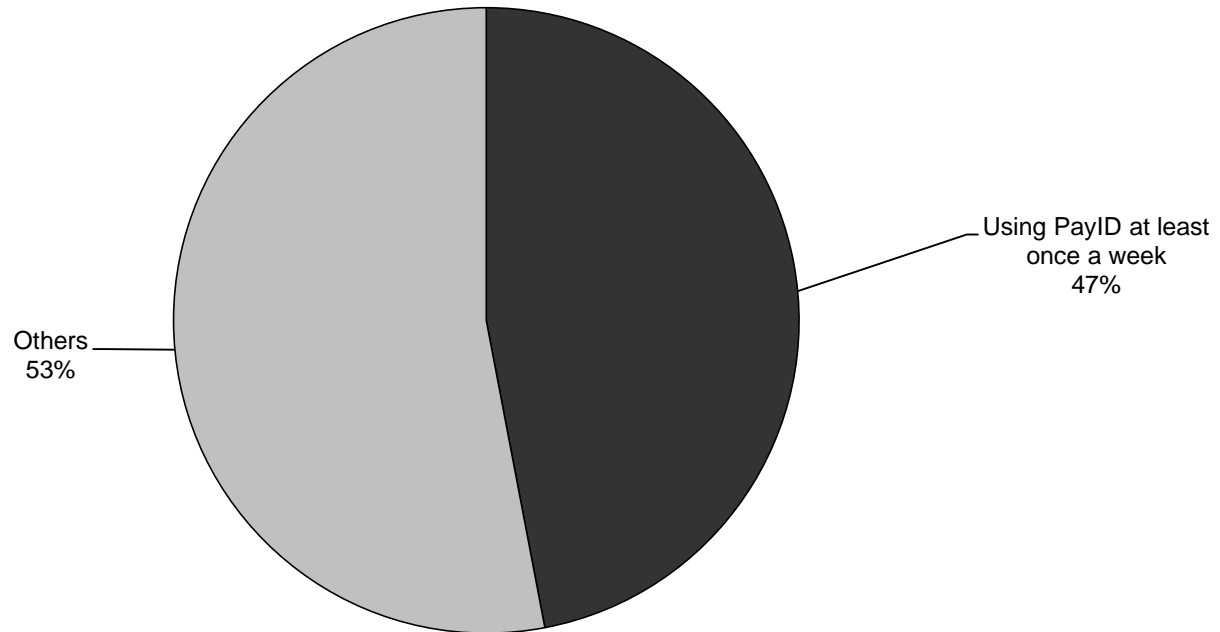
Malaysia: Total Number of Real-Time Transactions, in billions, 2022 & 2027f





47% of users claimed to have used PayID, a real-time payment infrastructure in Australia, at least once a week as of May 2022

Australia: Share of PayID Users Who Use It at Least Once a Week, in %, May 2022





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ADDRESS

yStats.com GmbH & Co. KG
Behringstr. 28a | 22765 Hamburg | Germany

CONTACT

Phone: +49 40 - 39 90 68 50 | Fax: +49 40 - 39 90 68 51 | info@ystats.com

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