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SAMPLE REPORT
EUROPE POS PAYMENT METHODS 2023
PUBLICATION DATE: AUGUST 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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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 the European payment market with a focus on Point of Sale (POS) payment, or in-store payment. It includes information related to payment methods used at POS, omnichannel payment trends, mobile POS (mPOS), and proximity mobile payment trends.
- The report focuses on retail payments. Information about B2B or P2P payments was not included. While in-store payment is the main topic of this publication, some sources cited in the report included both remote and in-store payments in their definition of retail payments.
- 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 an overview of global POS payment developments. The latest trends and developments are summarized on the text charts and international data highlights are provided on quantitative charts.
- The rest of the report is devoted to the regional chapter. Within the regional chapter, the countries are ranked by total retail sales.
- Depending on data availability, the following types of market information are included: value and/or volume of in-store payments, breakdown of in-store (or total retail) payments by payment method, payment methods used in-store (survey-based rankings), payment methods accepted in-store, POS payment trends (e.g., omnichannel, mPOS), information related to proximity mobile payments (e.g., in-store mobile payment usage, in-store mobile payment acceptance).
- Not all the mentioned types of information are provided for each of the covered countries due to varying data availability.

DEFINITIONS

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

- **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 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.
- **PEER TO PEER SERVICES** Peer to peer payment services allows users to send money directly to another person using money transfer apps such as Venmo, PayPal and CashApp. The users can send and receive money through their mobile devices via a linked bank account or a card.
- **SOFT POS** It is a software-based solution that converts the smartphone into a contactless payment terminal without the need for using an external card reader.
- **SCAN AND GO PAYMENT** Scan and go payment are mainly used at self-service checkouts and kiosks, enabling customers to scan the items themselves directly on their device, allowing them to pay via the app itself or at the in-store checkout station.

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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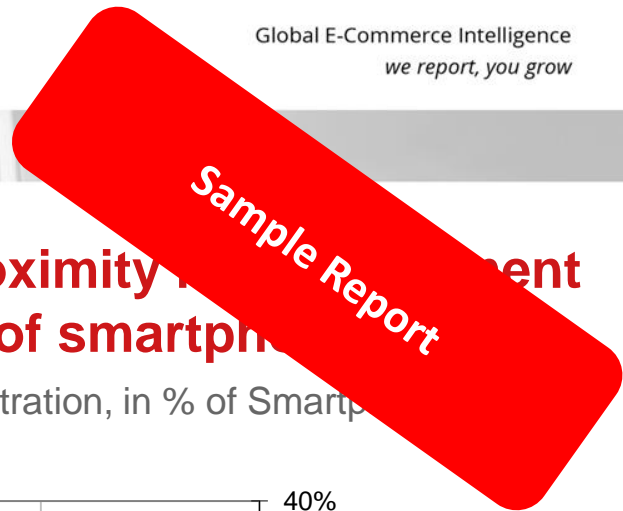
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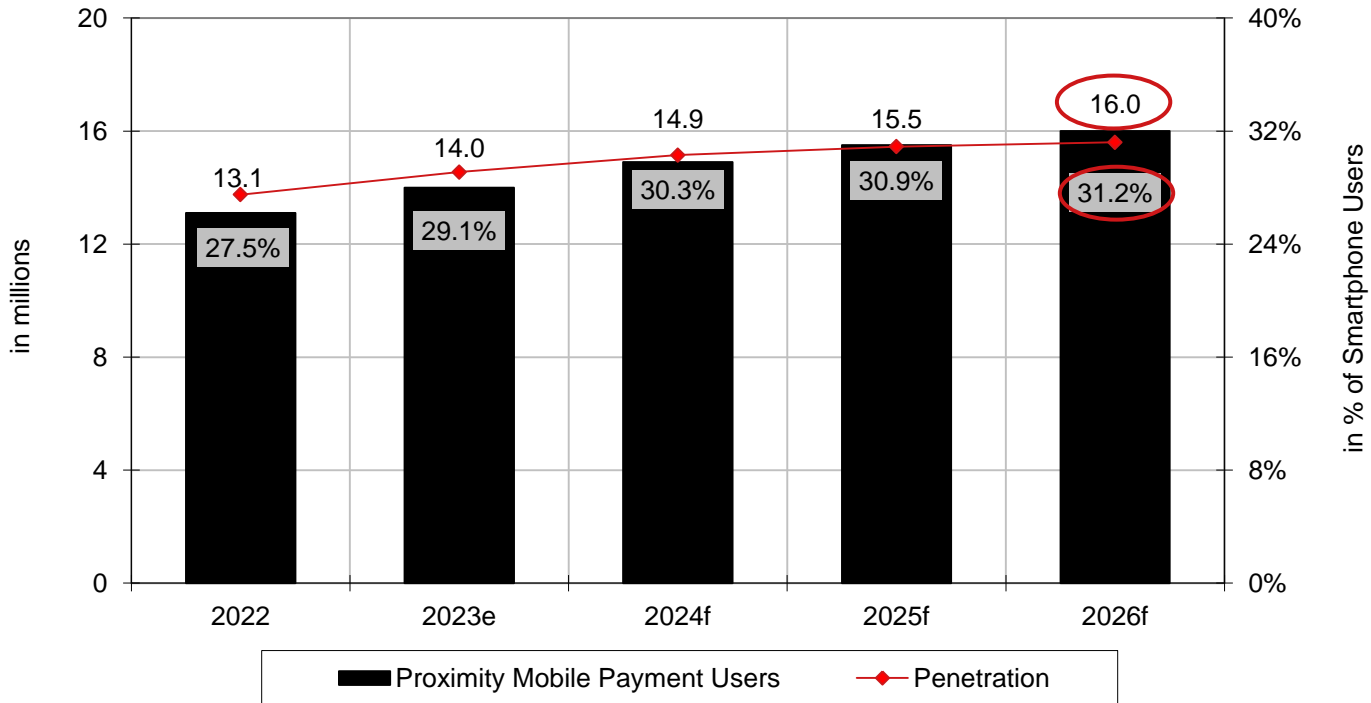
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The UK is forecasted to witness 16 million proximity mobile payment users by 2026, with a penetration rate of 31% of smartphone users

UK: Number of Proximity Mobile Payment Users, in millions, and Penetration, in % of Smartphone Users, 2022-2026f



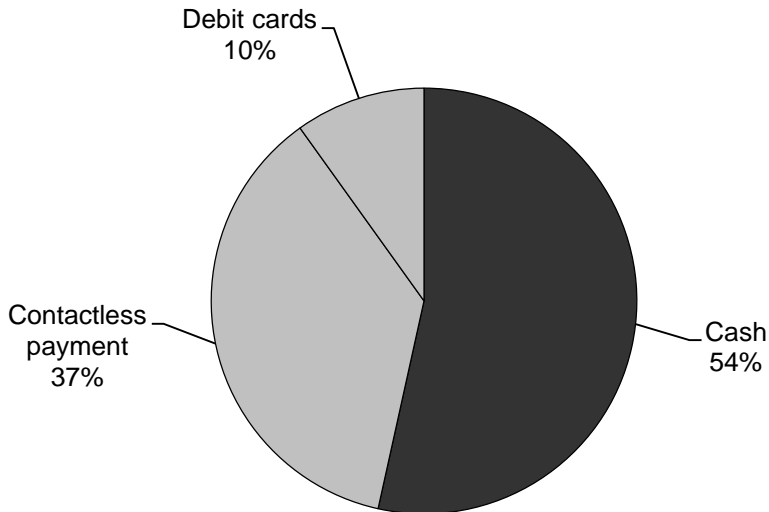
Note: aged 14+, mobile phone users who have made at least one proximity mobile payment transaction in the past 6 months, includes POS transactions made by mobile phone as a payment method
Source: eMarketer, July 2022



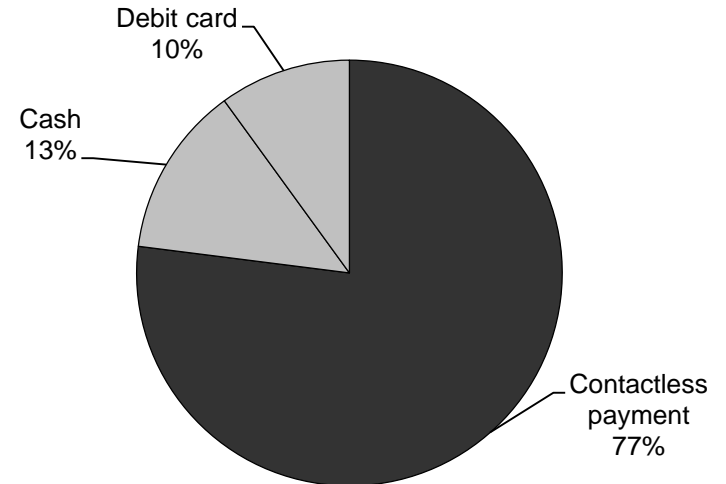
In the Netherlands, 77% of purchases among respondents who preferred debit cards were made via contactless payment methods.

Netherlands: Preferred Payment Method Among Respondents Who Prefer Cash vs Those Who Prefer Debit Card at POS, in % of Purchases, December 2022

Preference for Cash



Preference for Debit Card



Definition: Point of Sales (POS): payments made at shops, cafes, hotels, petrol stations, service providers and P2P payments
 Survey: based on a survey of 24,734 respondents, aged 12+, conducted between January and December 2022
 Source: Denederlandsche Bank & Dutch Payment Association, 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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