



Global E-Commerce Intelligence
we report, you grow

SAMPLE REPORT
GLOBAL POS PAYMENT METHODS 2023
PUBLICATION DATE: AUGUST 2023

PREFACE

Sample Report

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.
- 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.
- yStats.com delivers all research results as PowerPoint files. All data can therefore be used directly for board presentations or be individually adapted.
- If required, yStats.com provides in-depth analysis for all research projects. Simply send us a request.

TERMS OF USE AND COPYRIGHT CONDITIONS

- This report is copyrighted. All rights reserved and no part of this report may be reproduced, stored in a retrieval system or transmitted in any form without the prior permission of the publishers.
- The information in this report does not constitute the provision of investment, legal or tax advice. Any views expressed reflect the current views of the original authors, which do not necessarily correspond to the opinions of yStats.com GmbH & Co. KG.
- The information in this report is provided for informational purposes only and without any obligation, whether contractual or otherwise. No warranty or representation is made as to the correctness, completeness and accuracy of the information given or the assessments made.
- We have taken every precaution to ensure that details provided in this report are accurate. The publishers are not liable for any omissions, errors or incorrect insertions, nor for any interpretations made from the document.

LEGAL NOTICE

Sample Report

This report is subject to the Terms & Conditions of yStats.com GmbH & Co. KG, which can be found at yStats.com. By selecting a particular license, you agree to the Terms & Conditions which pertain to said license. Please be aware that any misuse of this product or any other product not in accordance with the aforementioned Terms & Conditions will result in legal action.

The licensing structure is as follows:

SINGLE USER LICENSE

■ allows one (1) user to access the downloaded report.

SITE LICENSE

■ allows up to ten (10) users of a company within a specified geographic area (i.e. country) to access the downloaded report.

GLOBAL SITE LICENSE

■ allows up to ten (10) user of a company worldwide to access the downloaded report.

GENERAL METHODOLOGY OF MARKET RESEARCH REPORTS

OBJECTIVE

RELIABLE

Sample Report

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.

METHODOLOGY OF THE CURRENT



Sample Report

OBJECTIVE

RELIABLE

Report Coverage

- This report covers the global 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 divided by regions presented in the descending order of total retail sales. Within each region, the countries are grouped by advanced and emerging markets, where applicable, and 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

Sample Report

OBJECTIVE

RELIABLE

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

TABLE OF CONTENTS (1 OF 2)



Sample Report

1. Key Takeaways

- Key Takeaways of POS Payment Method Market and Trends, June 2023 (1 of 2)
- Key Takeaways of POS Payment Method Market and Trends, June 2023 (2 of 2)

2. Management Summary

3. Global

- POS Methods Overview and Trends, June 2023 (1 of 4)
- POS Methods Overview and Trends, June 2023 (2 of 4)
- POS Methods Overview and Trends, June 2023 (3 of 4)
- POS Methods Overview and Trends, June 2023 (4 of 4)
- Overview of Sustainability Initiatives by Payment Providers, June 2023 (1 of 2)
- Overview of Sustainability Initiatives by Payment Providers, June 2023 (2 of 2)
- Overview of Enhanced Security Measures at POS, June 2023 (1 of 2)
- Overview of Enhanced Security Measures at POS, June 2023 (2 of 2)
- Share of Retail Sales Growth vs Retail E-Commerce Sales Growth, in % Change, 2022-2026f
- In-Store Shopping Attributes That Respondents Find Appealing, in % of Respondents, 2022
- Top Changes in Payment Habits, in % of Respondents, April 2022
- Preferred Payment Methods For In-Person Transactions, in % of Respondents, April 2022
- Share of Shoppers Using Self-Checkouts During In-Store Purchases, in % of Respondents, July 2022
- Share of Shoppers Using Mobile Cashless Payments During In-Store Purchases, in % of Respondents, July 2022
- Top Technology That Decision Makers Are Likely to Implement In-Store Shopping, in % of Decision Makers, 2023e & 2027f
- Top In-Store Activities For Which Consumers Use Retailer's Mobile App, in % of Respondents, 2022 vs 2023
- Total Volume of Soft POS, in billions, 2022 & 2027f
- Top In-Store Shopping Features Consumers Expect to See, in % of Retail Executives, June 2022
- Share of Consumers Using Mobile Wallets For Payments, in %, August 2022
- Share of Retailers That Intend to Implement the Select Payment Strategies Through Third-Party Providers, in %, June 2022

TABLE OF CONTENTS (2 OF 3)

Sample Report

4. North America

4.1. Regional

- POS Methods Overview and Trends, June 2023

4.2. USA

- Share of Retailers Innovating New Payment Methods For In-Store Customers, in %, June 2022
- Number of Proximity Mobile Payment Users, in millions, and Penetration, in % of Smartphone Users, 2022-2026f
- Proximity Mobile Payment Transaction Value, in USD billion, 2022-2026f
- Preferred Payment Methods For In-Person Transactions, in % of Respondents, October 2022
- Average Number of Monthly Cash and Non-Cash Payments, by Merchant Type, in Absolute Value, October 2022
- Breakdown of In-Person Purchases and P2P Transactions Made vs Those That Were Made Online, in % of All Payments, 2021 & 2022
- Breakdown of Adults Using Peer-to-Peer Services, & Breakdown of Adults Using Peer-to-Peer Service, by Age, in % of Adults, March 2022
- Top Peer-to-Peer Payment Apps Used at Least Once a Month, in % of Adults, March 2022
- Share of Shoppers Willing to Shop More at a Store Offering Scan and Go Option, in %, 2022e
- Share of Shoppers Who Used or Are Willing to Use Self-Checkout via Smartphone, in %, April 2023
- Benefits and Challenges of Self-Checkout, in % of Shoppers, April 2023
- Preferred Ways in Which Respondents Paid For Transactions Both Online and In-Store, in % of Respondents, August 2022
- Preferred Ways in Which Respondents Could Collect and Earn Benefits From a Loyalty Program in the Future, in % of Respondents, August 2022
- Likelihood of Using Select Redemption Methods in Case of Their Availability, in % of Respondents, August 2022
- Select Payment Methods That Retailers Will Add or Improve in the Next 3 Years, in % of Retailers, June 2022
- Breakdown of Shoppers Who Used a Smartphone (Apple Pay or Google Pay) to Pay at a Retail Store, in %, April 2023
- Share of Retailers That Accept or Plan to Accept the Select Payment Methods In-Store, in %, 2022
- Number of Smartphone QR Code Scanners, in millions, and Penetration, in % of Smartphone Users, 2022-2026f

4.3. Canada

- Share of Food & Retail Transaction Volume, by Payment Type, in %, 2022-2024f
- Share of Customers Who Showed Willingness to Use Loyalty Program if it Was Automatically Linked With Their Payment Card, in %, 2022e

TABLE OF CONTENTS (3 OF 3)



Sample Report

5. Europe

5.1. Regional

- POS Methods Overview and Trends, June 2023 (1 of 2)
- POS Methods Overview and Trends, June 2023 (2 of 2)
- Top Payment Methods Used at Point of Sale, in % of Transactions, June 2022
- Frequency of Using Cash at Physical Point of Sales, in % of Respondents, June 2022
- Share of Payment Instruments Used at POS In Terms of Value, by Country, in % of Value of Transaction, June 2022 (1 of 2)
- Share of Payment Instruments Used at POS In Terms of Value, by Country, in % of Value of Transaction, June 2022 (2 of 2)
- Preferred Payment Instrument at Point of Sale, by Country, June 2022 (1 of 2)
- Preferred Payment Instrument at Point of Sale, by Country, June 2022 (2 of 2)

5.2. UK

- Type of POS Payment Methods Used in the Past Month vs Those That Were Preferred, in % of Shoppers, April 2022
- Share of Respondents Who Have Several Loyalty Cards vs Those Who Have One Loyalty Card, in %, May 2022
- Number of Proximity Mobile Payment Users, in millions, and Penetration, in % of Smartphone Users, 2022-2026f
- Top Activities For Which Consumers Use Retailer's Mobile App, in % of Respondents, February 2023

5.3. Germany

- Breakdown of Transactions Made via Physical, Contactless and Mobile Payments, in %, 2022
- Breakdown of Payment Methods Used in Store-Based Retail Sales, in %, 2022
- Share of Cards Used Within Card Payments in Store-based Retail Sales, in % of Card Payments, 2022
- Preferred Payment Method at POS, by Generation, in % of Respondents, June 2022
- Top 5 Criteria That Respondents Consider to Select the Right Payment Method at Checkout, in % of Respondents, June 2022
- Preferred Payment Methods in Retail Shops in the Next 5 Years, in % of Respondents, 2022
- Top Functionalities That a POS Payment Method Should Have, in % of Respondents, 2022
- Share of Respondents Willing Direct Credit of Bonus Points at Retailer's vs Those Who Use Loyalty Points as Payment at POS, in %, 2022

TABLE OF CONTENTS (4 OF 6)

Sample Report

5. Europe (Cont.)

5.4. France

- Number of P2P Mobile Payment Users, in millions, and Share of Population Using P2P Payment, in % of Population, 2022-2026
- Type of POS Payment Methods Used in the Past Month vs Those That Were Preferred, in % of Shoppers, April 2022
- Share of POS Transactions Made in Cash vs Those That Were Made by Cards, in %, 2022
- Share of Respondents Who Were Willing to Use Contactless Payment Method vs Merchants Who Offered Contactless Payments, in %, September 2022
- Banking Services That Respondents Are Aware vs Confident About, incl. "POS Payment Methods", in % of Respondents, December 2022

5.5. Netherlands

- Preferred Payment Method Among Respondents Who Prefer Cash vs Those Who Prefer Debit Card at POS, in % of Purchases, December 2022
- Share of Preferred POS Payment Method, by Place of Purchase, in %, December 2022
- Share of Preferred Payment Methods at POS, by Gender, in %, December 2022
- Share of Preferred Payment Methods at POS, by Generation, in %, December 2022

5.6. Russia

- Share of Cash vs Cashless Payments For Goods and Services in Retail Turnover, in %, 2020-2022

6. Asia-Pacific

6.1. Regional

- POS Methods Overview and Trends, June 2023

6.2. Japan

- Change in Cash Usage Frequency Compared to a Year Ago as of August-September 2022, in % of Respondents, March 2023
- Use of Alternative Payment Methods Other Than Cash at POS, in % of Respondents, March 2023 (1 of 2)
- Use of Alternative Payment Methods Other Than Cash at POS, in % of Respondents, March 2023 (2 of 2)
- Breakdown of Respondents Using Smartphone Payment Services, by Payment Method, in %, January 2023

TABLE OF CONTENTS (5 OF 5)

Sample Report

6. Asia-Pacific (Cont.)

6.2. Japan (Cont.)

- Top Places Where Smartphone Payments Are Used, in % Smartphone Payment Service Users, January 2023
- Top Used Smartphone Payment Service, by Type of Payment, in % of Respondents, January 2023
- Most Used Smartphone Payment Service, by Type of Payment, in % of Respondents, January 2023
- Most Used QR Code Payment Service, in % of Respondents, January 2023
- Most Used Contactless Payment Service, in % of Respondents, January 2023
- Top Reasons For Using QR Code Payment Services at POS, in % of Smartphone Payment Service Users, January 2023
- Usage Frequency of QR Code Payment Services at Convenience Store, in % of Smartphone Payment Service Users, January 2023
- Top Reasons For Using Smartphone Contactless Payments at POS, in % of Smartphone Payment Service Users, January 2023

6.3. South Korea

- Total Payment Value, by Current Card Payment Method, in KRW billion, 2021 & 2022

6.4. Australia

- Mobile Wallet Payment With Credit and Debit Card, by Volume, in % of All Card Transactions, 2022e
- Breakdown of Non-Cash Retail Payment Methods, in % of Number of Payments, 2022e
- Types of Digital Wallets That Respondents Used as Their Primary Means of Payment, in % of Respondents, October 2022
- Share of Respondents Willing to Shop More With a Retailer If the Loyalty Program was Automatically Linked to the Payment Card, in %, 2022e

6.5. China

- Third-Party Integrated Payment Transactions, in CNY trillion, Year-on-Year Change, in %, 2022e-2026f
- Share of Mobile Phone Users Using Mobile Payments Everyday, in %, 2022
- Preferred Mobile Payment Method Among Mobile Payment Users in Offline Scenario, in % of Mobile Payment Users, 2022

6.6. India

- Total Volume of Select Payment Method at POS, in millions & Value of Payment Method at POS, in INR trillion, Q3 2022
- Share of Preferred Payment Methods, by Value and Volume, in %, Q3 2022

TABLE OF CONTENTS (6 OF 6)



Sample Report

7. Latin America

7.1. Regional

- POS Methods Overview and Trends, June 2023

7.2. Brazil

- Share of Respondents Using NFC Payments via Credit and Debit Cards, in %, Q1 2022 & Q1 2023
- Most Used Payment Methods, in % of Respondents, September 2022
- Most Desired Payment Method Respondents Intend to Use in the Next 12 Months, in % of Respondents, September 2022

7.3. Mexico

- Most Used Payment Method For Purchases or Face-to-Face Payments in the Past week, in % of Internet Users, August 2022
- Favorite Payment Method Among Respondents When it Comes to Face-to-Face Payments, in % of Internet Users, August 2022

7.4. Chile

- Most Used Payment Method For Purchases or Face-to-Face Payments in the Past week, in % of Internet Users, August 2022
- Preferred Payment Method Used For In-Store Purchases, in % of Respondents, August 2022

8. Middle East and Africa

8.1. Regional

- POS Methods Overview and Trends, June 2023 (1 of 2)
- POS Methods Overview and Trends, June 2023 (2 of 2)

8.2. UAE

- Share of Respondents Using Contactless Credit and Debit Cards at POS, in %, October 2022
- Share of Respondents Using Digital Wallets For In-Store Payments, in %, 2021 vs 2022
- Top Factors That Respondents Consider When Choosing Digital Payment Method to Pay for Goods and Services In-Sore, in % of Respondents, 2022e

TABLE OF CONTENTS



OBJECTIVE

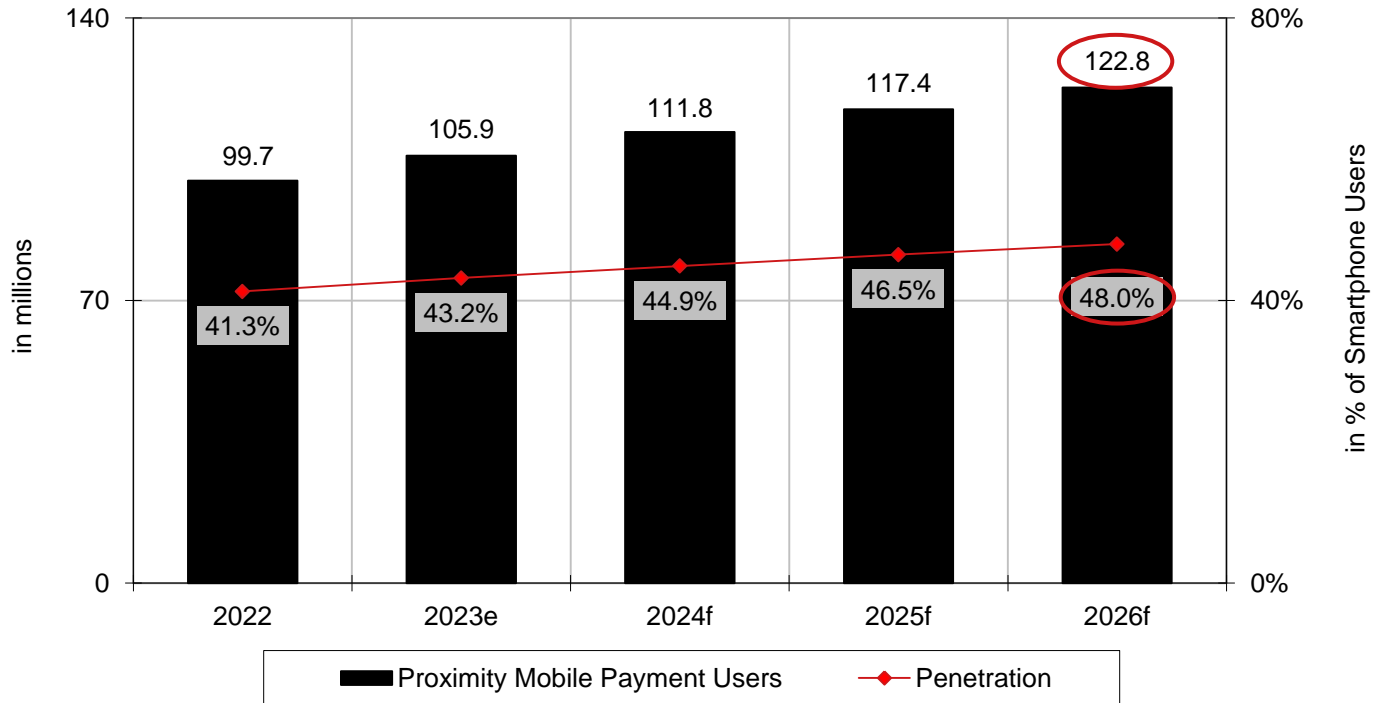
RELIABLE

1.	Key Takeaways	13 – 15	6.	Asia-Pacific	
2.	Management Summary	16 – 21	6.1.	Regional	97 – 97
3.	Global	22 – 42	6.2.	Japan	98 – 109
4.	North America	43 – 64	6.3.	South Korea	110 – 110
4.1.	USA	44 – 62	6.4.	Australia	111 – 114
4.2.	Canada	63 – 64	6.5.	China	115 – 117
5.	Europe	65 – 95	6.6.	India	118 – 119
5.1.	Regional	66 – 73	7.	Latin America	120 – 128
5.2.	UK	74 – 77	7.1.	Regional	121 – 121
5.3.	Germany	78 – 85	7.2.	Brazil	122 – 124
5.4.	France	86 – 90	7.3.	Mexico	125 – 126
5.5.	Netherlands	91 – 94	7.4.	Chile	127 – 128
5.6.	Russia	95 – 95	8.	Middle East and Africa	129 – 134
			8.1.	Regional	130 – 131
			8.2.	UAE	132 – 134



By 2026, the number of proximity mobile payment users in the USA is forecasted to reach 123 million, witnessing a penetration of 48.0%.

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



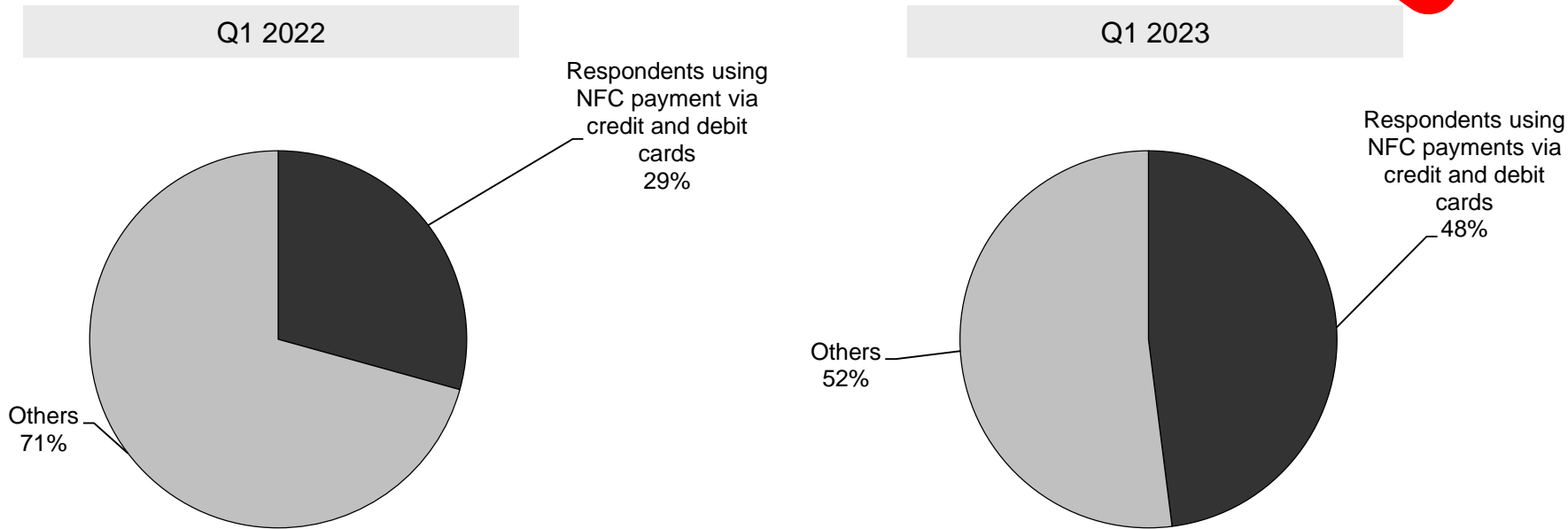
Note: mobile phone users who have made at least one proximity mobile payment transaction in the past 6 months including POS transaction made by using mobile phone as a payment method, excludes payments made via tablets

Source: eMarketer, March 2022



In Brazil, 48% of respondents used NFC payments via credit and debit card as of Q1 2023, growing from 29% in Q1 2022.

Brazil: Share of Respondents Using NFC Payments via Credit and Debit Cards, in %, Q1 2022 - Q1 2023





Global E-Commerce Intelligence
we report, you grow

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

SOCIAL MEDIA

 [linkedin.com/company/ystats](https://www.linkedin.com/company/ystats)
 twitter.com/ystats
 facebook.com/ystats
 gplus.to/ystats.com

MORE NEWS?

Please subscribe to our Newsletter at www.ystats.com