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SAMPLE REPORT
**GLOBAL ALTERNATIVE ONLINE PAYMENT
METHODS 2023**

PUBLICATION DATE: DECEMBER 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.
- 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 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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A large red banner with rounded corners, tilted diagonally, containing the text "Sample Report" in white.

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Report Coverage

- This report covers the global online payment market with a focus on alternative payment methods. Alternative online payment methods generally refer to payment methods other than credit card or bank card payments. Online payment methods are defined as methods used by online shoppers to make purchases online via any device.
- Major B2C E-Commerce markets in the global regions are covered, including advanced and emerging, while data availability varied across the countries.
- 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 relevant market trends.
- The rest of the report is divided by regions presented in the descending order of B2C E-Commerce sales. Within each region, the markets are grouped by advanced and emerging economies, where applicable, and ranked by online sales. Furthermore, where available, regional information was also included.
- Depending on data availability, the following types of market information are included: payment methods most used in online shopping, including cards and alternative methods; attitude of online shoppers to the variety of payment methods offered; breakdown of preferences of online shoppers and of online retail sales by payment methods. 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 Online Payment market report*:

- **ONLINE PAYMENT** Transfer of money made over the Internet following a consumer’s payment command, includes payments for goods and services 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 payments 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.
- **CRYPTOCURRENCY** A form of digital asset based on a network that is distributed across a large number of computers. This decentralized structure allows them to exist outside the control of governments and central authorities
- **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.
- **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 payback the full amount later
- **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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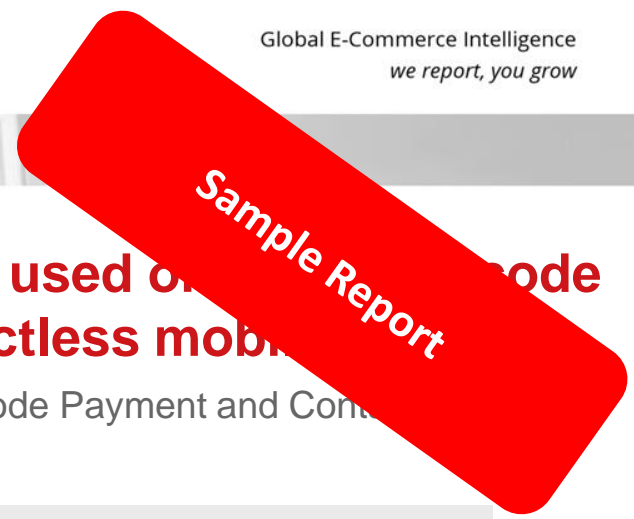
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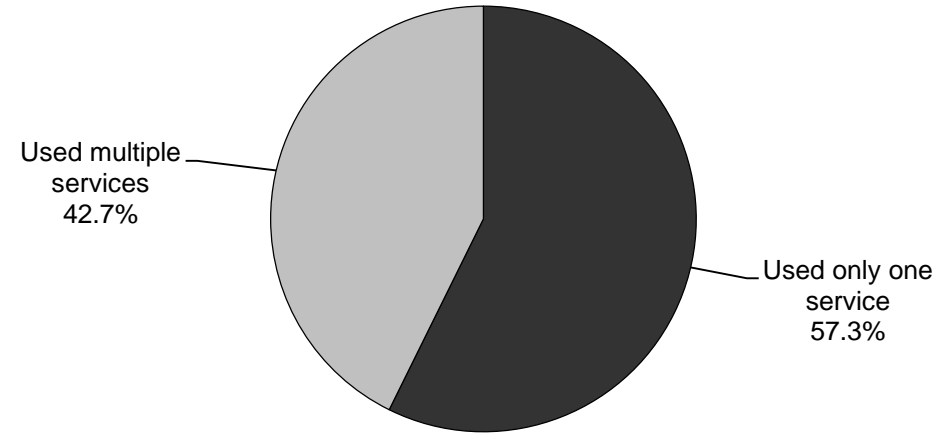
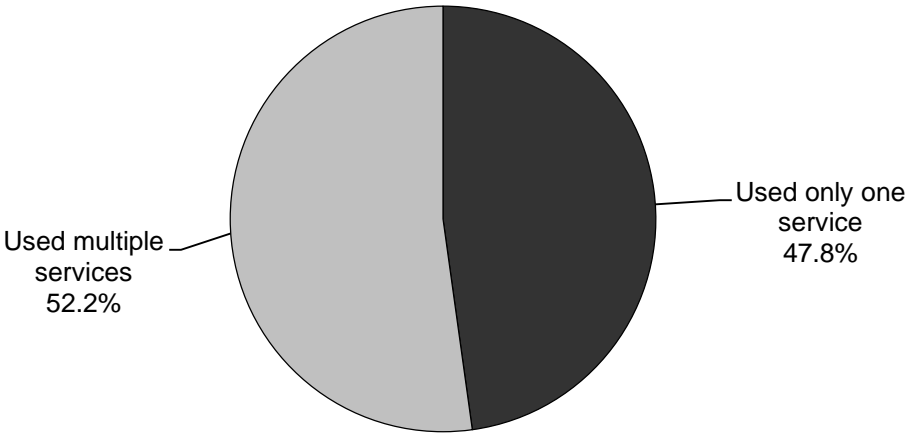


In Jan. 2023, 47.8% of Internet users in Japan used only one QR code mobile payment, while 57.3% used only one contactless mobile payment.

Japan: Breakdown of Smartphone Payment Use, by Amount of QR Code Payment and Contactless Mobile Payment Services, in % of Internet Users, January 2023

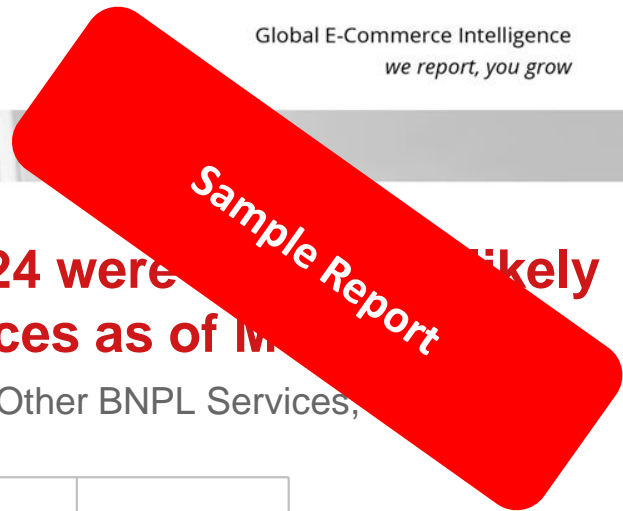
QR Code Mobile Payment

Contactless Mobile Payment



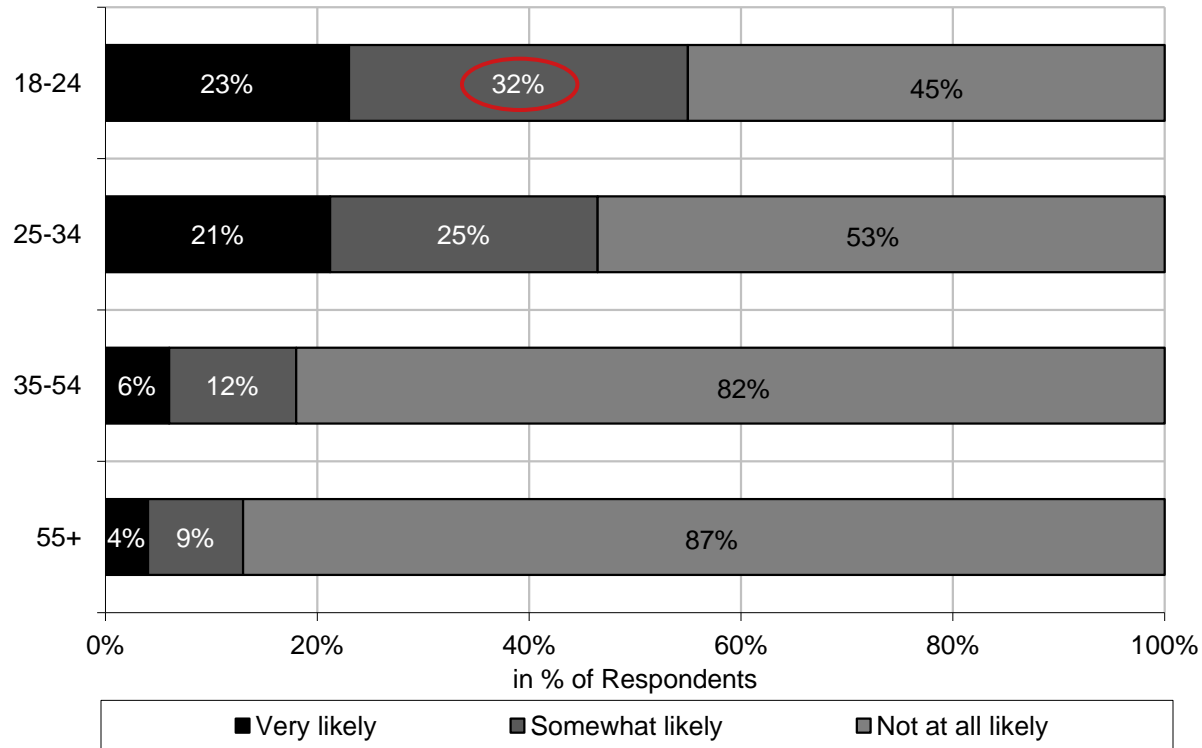
Survey: based on an online survey of 14,608 QR code payment users and 6,427 smartphone contactless payment users, aged 18-69, conducted online between January 27, 2023 and January 31, 2023

Source: MMD Research Laboratories, February 2023



32% of U.S. respondents in the age range 18-24 were likely to use Apple Pay Later over other BNPL services as of March 2023

USA: Breakdown of Respondents Likely to Use Apple Pay Later Over Other BNPL Services, by Age Groups, in %, March 2023



Survey: based on a survey of 4,351 respondents across US, aged 18+, conducted between 29th March – 31st March 2023; question asked: "How likely are you to use Apple Pay Later over other BNPL services such as Klarna and Affirm?"

Source: CivicScience, April 2023



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