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**SAMPLE REPORT**

**NORTH AMERICA B2C E-COMMERCE MARKET  
& PAYMENT INNOVATION TRENDS 2024**

PUBLICATON DATE: MAY 2024

# PREFACE



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## A LIST OF ADVANTAGES

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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 B2C E-Commerce and online payment trends in North America. Major trends and topics are covered in the report. A broad range of retail E-Commerce used by some original sources cited in this report might include both B2C and C2C E-Commerce.
- This report provides international comparisons and insights into market trends in North America. Focusing on the B2C E-Commerce landscape while showcasing key trends in product categories and major players, highlighting the growth of mobile, Omnichannel, and social commerce. Additionally, it explores payment innovations such as digital wallets, BNPL services, and AI-driven security measures.
- Not all types of information were included for each section, due to varying data availability.

## **Report Structure**

- The report provides an overview of the B2C E-Commerce market in North America, followed by detailed analyses of the U.S. and Canadian markets. Various topics highlighted include product categories, mobile and omnichannel commerce, social commerce, luxury recommerce, and cross-border commerce. Additionally, it demonstrates online payment trends such as digital payment forecasts, POS trends, real-time payments, AI integration, and BNPL services.
- The U.S. section further explores the fintech and financial services landscape, incorporating relevant data and information on embedded finance and fraud and security measures.





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**The following expressions and definitions are used in this report\*:**

- **ACCOUNT TAKEOVER (ATO)** ATO attacks involve unauthorized individuals gaining control of someone's online accounts, like social media, often through phishing or malware, to exploit the accounts for malicious purposes such as identity theft or financial fraud
- **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.
- **ARTIFICIAL INTELLIGENCE (AI)** AI is used in ecommerce marketing to help ecommerce businesses understand their customers and identify new purchasing behaviours and trends.
- **BUY NOW, PAY LATER (BNPL)** a service that allows shoppers to receive goods/services prior to making a payment by splitting the payment across a set time period or paying back the full amount later.
- **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.
- **CARD-NOT-PRESENT FRAUD** fraud that occurs in purchases and payments made without presenting a card, mainly online or by phone.
- **CIRCULAR ECONOMY** a sustainable economic model that keeps reusing the materials of production. The aim is to keep using the same materials instead of discarding them via remanufacture and recycle for as long as possible.
- **CLICK & COLLECT** also known as BOPIS (buy online, pick up in-store), a service that allow customers to purchase an item online and collect it from a physical store branch, as opposed to a direct delivery to home or workplace.

Note: \*the definitions in the original sources may differ from those on the chart; exact definitions from each source, where available, are included on the respective charts



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**The following expressions and definitions are used in this report\*:**

- **CROSS-BORDER COMMERCE** Refers to the buying and selling of goods and services between businesses or consumers across different countries.
- **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.
- **E-COMMERCE MARKETPLACE** platforms where third-party merchants (B2C) or individuals (C2C) can sell their digital or physical products online whereas the marketplace operator acts as an intermediary.
- **EMBEDDED FINANCE** encompasses the offering of financial services such as payments, deposits, lending and issuing by non-banks. Within, the embedded finance ecosystem, non-banks offer services such as private label credit cards at supermarkets and airlines as well as sales financing at appliance retailers, among others.
- **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.
- **LUXURY SHOPPERS** luxury shoppers are those affluent buyers who spend on purchasing upscale and expensive items such as designer handbags, shoes, clothes, watches, jewelry, and beauty products, among other goods.
- **M-COMMERCE** M-Commerce, also called “Mobile Commerce”, means the sale of products (and services) through electronic transactions via mobile devices, such as mobile phones, tablets and smartphones.
- **MOBILE PAYMENT** a wide definition of mobile payments includes remote payments made remotely in M-Commerce and proximity payments made in-store, such as via QR code scanning and NFC technology.

Note: \*the definitions in the original sources may differ from those on the chart; exact definitions from each source, where available, are included on the respective charts



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

- **ONLINE PAYMENT** transfer of money made over the Internet following a consumer’s payment command, including payments for product and service purchased in B2C E-Commerce and M-Commerce.
- **ONLINE SHOPPERS** the total number of inhabitants in a certain country or region that participates in B2C E-Commerce.
- **OMNICHANNEL** an approach to retail that strives to provide the customer with the seamless shopping experience across all retail channels, such as in-store, online and mobile. In Asia, some omnichannel practices are also known as O2O (online-to-offline).
- **PAYMENT CARD FRAUD** payment card fraud is the unauthorized use of credit or debit cards for fraudulent transactions, often obtained through methods like skimming or phishing. It includes remote card purchase, lost and stolen, card not received, counterfeit card, and card ID theft.
- **POS PAYMENTS** transactions that occur at Point of Sale (POS) systems. POS payments can be made using various methods, including cash, cards (credit, debit, or prepaid), mobile payments, and increasingly, contactless or digital wallets.
- **REAL-TIME PAYMENTS** also known as instant payments, are electronic payment systems which are available 24/7/365 and thus result in immediate or close-to-immediate interbank clearing of transactions, crediting of the payees’ accounts and confirming the payment to the payer after payment initiation.
- **RECOMMERCE** buying and selling of used or pre-owned items via an online marketplace or store such as eBay and craigslist, among others.
- **SECONDHAND LUXURY** the secondhand luxury market or the luxury resale market is the one in which consumers of premium and luxury goods buy and sell pre-owned luxury items. Sellers sell them via stores or directly themselves, while buyers purchase the secondhand luxury items at discounted prices via resale websites.
- **SUSTAINABLE FASHION** apparel that has been produced, sold, and distributed in such a way as to minimize any damaging social and environmental impact. To become sustainable, a company must reduce negative impacts at multiple stages of the supply chain and of the product’s lifecycle.

Note: \*the definitions in the original sources may differ from those on the chart; exact definitions from each source, where available, are included on the respective charts



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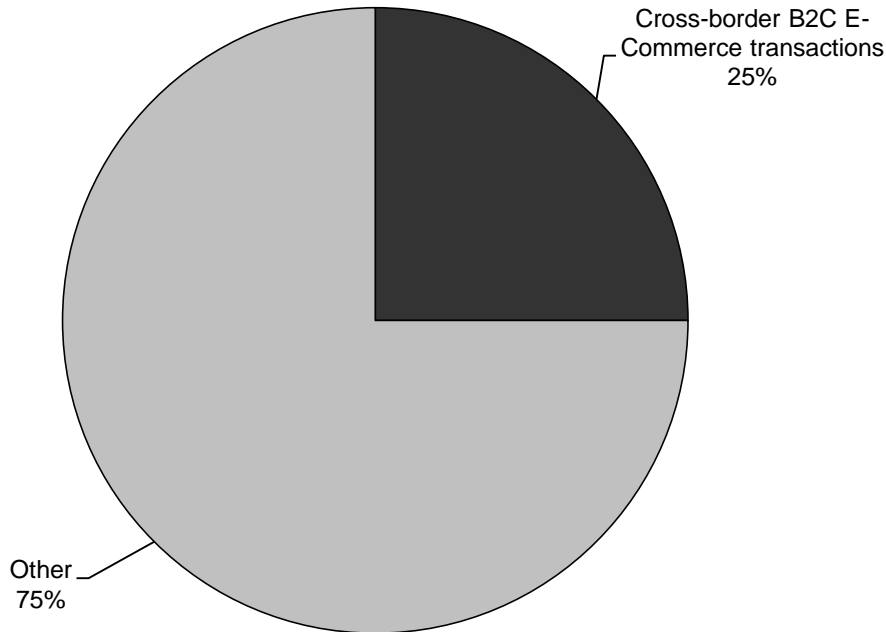
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# One quarter (25%) of total sales in North America were made up of cross-border B2C E-Commerce transactions in January 2023.

North America: Share of Cross-Border B2C E-Commerce Transactions Making Up Total Sales in January 2023



Survey: based on a survey of 346 organizations that answered “yes” to the question “Does your organization make cross border e-commerce sales, or plan to in the near future?”, conducted December 2022 to January 2023

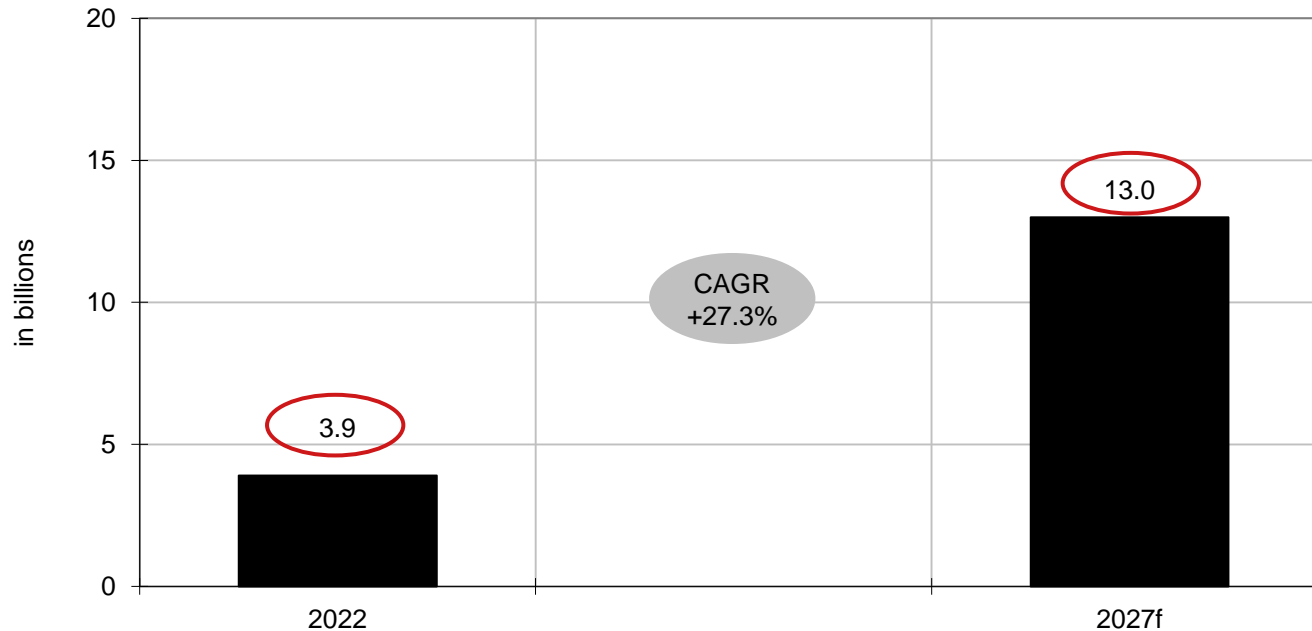
Source: Reuters & Avalara, July 2023



Sample Report

## By 2027, the volume of real-time payments in North America is projected to more than triple from 3.9 bil. in 2022 to 13.0 bil.

North America: Real-Time Payments Volume, in billions, 2022 & 2027f





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