

PPRO  
Payments & E-commerce Report

# World Cup 2018





# Introduction

## Dear reader,

At six o'clock on the evening of Thursday 14 June, Russia and Saudi Arabia will play the first match in the 2018 FIFA World Cup. Over four weeks, thirty-two national teams will battle it out in front of an expected audience of more than three billion for the most coveted trophy in football.

But the World Cup isn't just the world's most exciting sporting event. It's also a massive business opportunity. During the tournament, excited fans watch more TV, spend more time online, see more advertising and are more inclined to spend.

That's why we have put together this special report on e-commerce and business conditions for participating countries. In it, you'll find details on local market conditions and payment preferences for the biggest e-commerce markets among the World Cup participants.

We hope you find this report useful.

Yours sincerely

**Simon Black**

CEO, PPRO Group

*PS. As an international and cosmopolitan company, everyone at PPRO will come together to enjoy the World Cup in a spirit of harmony, good sportsmanship and appreciation for the beautiful game.*

*This isn't just the right thing to do, it will also make it easier for my colleagues, particularly the German ones, to cope when England inevitably wins (if I keep saying it, one year it will be true).*



# E-Commerce and the World Cup 2018

From the 14 June to the 15 July, thirty-two national teams will battle it out in the FIFA World Cup. If the last tournament is anything to go by, at least three billion people will watch the games on TV or online. Fans will stream more than 15 million hours of digital content, send almost 700 million tweets and more three billion World-Cup-related Facebook posts.

Unsurprisingly, all this on- and off-line activity has generated intense interest from advertisers, retailers and online merchants, all of whom see it – quite correctly – as an opportunity to build brand and increase sales. During the last World Cup, brands spend \$1.5 billion on tournament-related advertising and saw huge uplifts in sales for some categories.

In 2014, retailers in the UK sold TVs worth £70 million more than the same period a year before. In Germany, according to one study, the day after the national team won a match, e-commerce sales rose by an average of 75%. For European nations as a whole, the average post-victory increase was 36%, still not to be sniffed at. But in e-commerce, as in football, winning requires planning, preparation and strategy. During big tournaments, retail volumes fall as well as rise, most notably after a country's side loses. To get the biggest sales bump, retailers need to have the most flexible marketing strategy possible, with promotions and content prepared for a range of eventualities and match outcomes.

And merchants need to localise their operations for each market. From market to market, local preferences in purchase categories, payment types, delivery methods can differ widely. Porting your e-commerce model from one market even to its neighbour can significantly reduce conversion rates.

That's why PPRO has produced this report. In it, you and your merchants will find all the information you need to optimise your World Cup e-commerce strategy, market by market. It contains intelligence on the preferred payment methods, each country's recent economic performance and near-term outlook, and insights into the e-commerce environment for each country.

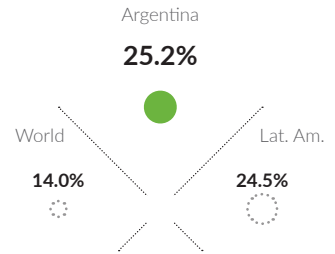
We hope you find this report useful and that you (and your team) have a fun and successful World Cup!

# PPRO Payments & E-commerce Report Country breakdown

Argentina .....	05	Mexico .....	21
Australia .....	06	Nigeria .....	22
Belgium .....	07	Panama .....	23
Brazil .....	08	Peru .....	24
Colombia .....	09	Poland .....	25
Costa Rica .....	10	Portugal .....	26
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Denmark .....	12	Saudi Arabia .....	28
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England .....	14	Serbia .....	30
France .....	15	South Korea .....	31
Germany .....	16	Spain .....	32
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Iceland .....	18	Switzerland .....	34
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# Argentina

	Argentina	Latin America	World
<b>Population</b>	43,416,755	648,832,935	7,515,284,153
<b>Population (15+)</b>	32,478,252	480,136,371.90	5,561,310,273
<b>GDP</b> (\$USD millions)	584,711.49	\$4,698,636.00	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	13,467.42	\$8,412.99	\$10,112.33
<b>Online population</b>	30,131,628	381,565,391	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	6.97	\$55.79	\$2,495.70
<b>Average online spend</b> (\$USD)	318.00	\$504.00	\$1,042.00



## B2C e-commerce growth

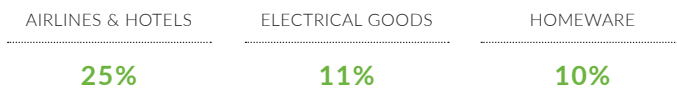


## Important local payment methods

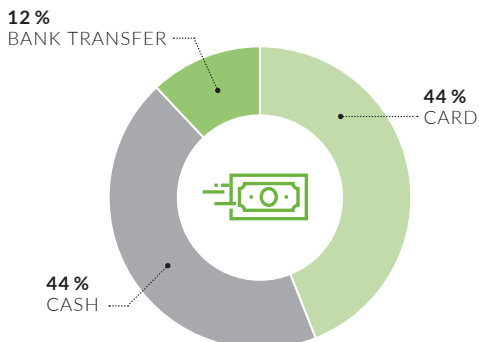
- ARGENCARD
- ASTROPAY CARD
- CABAL • CENCOSUD
- LINK • NARANJA
- NATIVA • PAGO FÁCIL
- PROVINCIA NET
- RAPIPAGO
- TARJETA SHOPPING



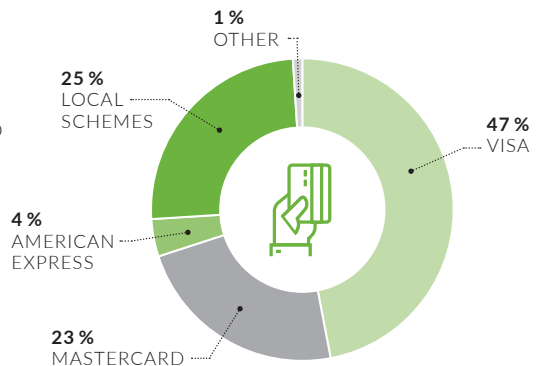
## Top e-commerce segments



## Payment split

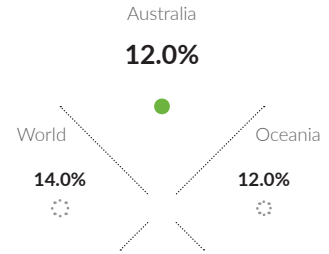


## Card scheme breakdown



# Australia

	Australia	Oceania	World
<b>Population</b>	23,789,752	28,385,452	7,515,284,153
<b>Population (15+)</b>	19,341,523	23,008,574	5,561,310,273
<b>GDP</b> (\$USD millions)	1,339,140.53	\$1,512,894.60	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	56,290.65	\$53,298.24	\$10,112.33
<b>Online population</b>	20,116,738	24,171,197	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	23.66	\$27.24	\$2,495.70
<b>Average online spend</b> (\$USD)	1,764.00	\$1,802.00	\$1,042.00



## B2C e-commerce growth



## Important local payment methods

- AFTERPAY
- AUSTRALIA POST BILL PAY
- BPAY
- CAHSU
- PAY IT @ POST
- POLI PAYMENTS
- POSTPAY



## Top e-commerce segments

AIRLINES & HOTELS

20%

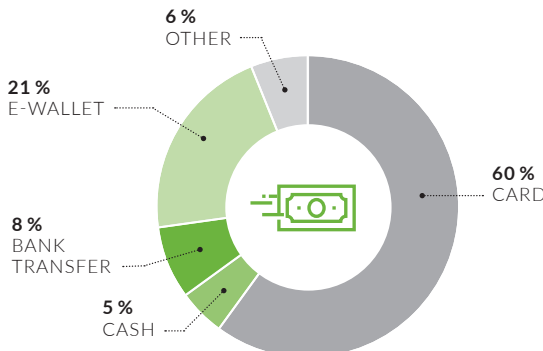
CLOTHING & FOOTWEAR

9.3%

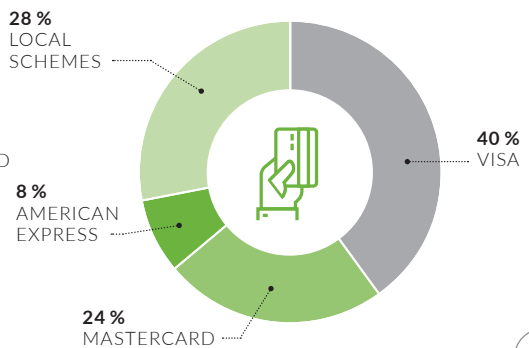
ELECTRICAL GOODS

8.7%

## Payment split

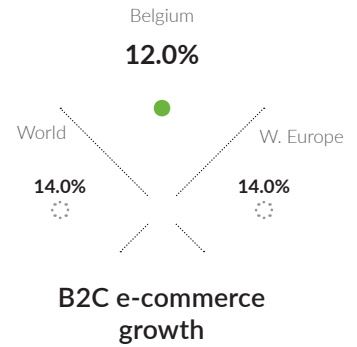


## Card scheme breakdown



# Belgium

	Belgium	Western Europe	World
<b>Population</b>	11,249,420	412,962,134	7,515,284,153
<b>Population (15+)</b>	9,337,019	348,650,527	5,561,310,273
<b>GDP</b> (\$USD millions)	455,085.95	\$15,720,776.95	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	40,454.17	\$38,068.33	\$10,112.33
<b>Online population</b>	9,573,256	342,816,278	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	9.10	\$538.00	\$2,495.70
<b>Average online spend</b> (\$USD)	1,369.69	\$1,904.00	\$1,042.00



## Important local payment methods

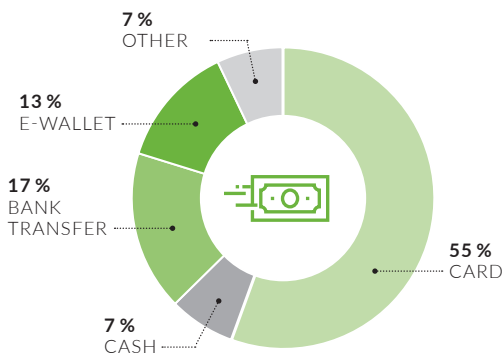
- AFTERPAY
- BANCONTACT
- ING HOMEPAY
- KLARNA PAY LATER
- KLARNA PAY NOW (SOFORT)
- KLARNA SLICE IT
- SEPA CREDIT TRANSFER
- SEPA DIRECT DEBIT
- TRUSTLY



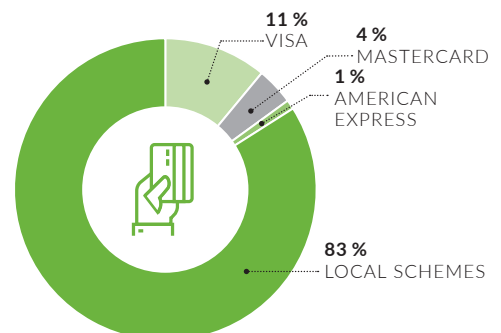
## Top e-commerce segments



## Payment split

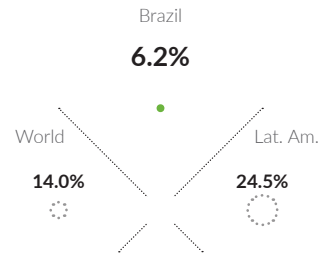


## Card scheme breakdown



# Brazil

	Brazil	Latin America	World
<b>Population</b>	207,847,528	648,832,935	7,515,284,153
<b>Population (15+)</b>	159,985,135	480,136,371.90	5,561,310,273
<b>GDP</b> (\$USD millions)	1,803,652.65	\$4,698,636.00	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	8,677.77	\$8,412.99	\$10,112.33
<b>Online population</b>	122,795,234	381,565,391	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	22.00	\$55.79	\$2,495.70
<b>Average online spend</b> (\$USD)	416.00	\$504.00	\$1,042.00



## B2C e-commerce growth



## Important local payment methods

- ASTROPAY CARD
- AURA
- BOLETO BANCÁRIO
- CARTAO MERCADOLIVRE
- ELO
- HIPERCARD
- ITAÚ
- SAFETYPAY



## Top e-commerce segments

AIRLINES & HOTELS

13.9%

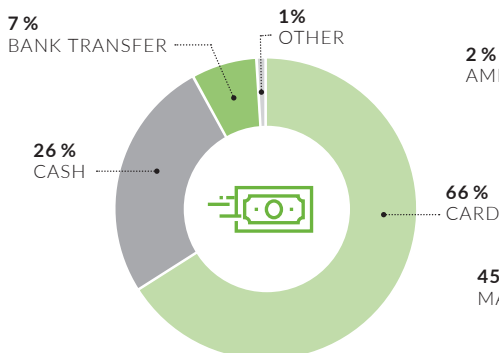
CLOTHING & FOOTWEAR

13.8%

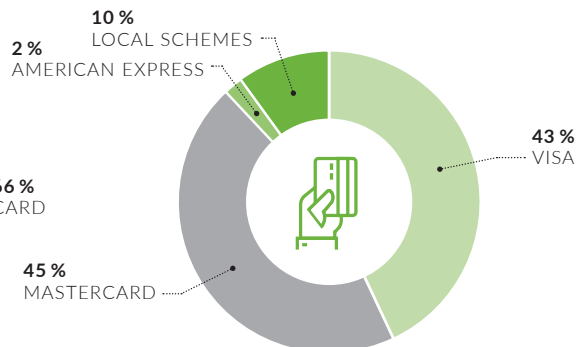
ELECTRICAL GOODS

12.5%

## Payment split



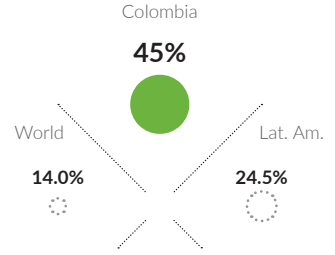
## Card scheme breakdown





# Colombia

	Colombia	Latin America	World
<b>Population</b>	48,228,704	648,832,935	7,515,284,153
<b>Population (15+)</b>	36,515,508	480,136,371.90	5,561,310,273
<b>GDP</b> (\$USD millions)	292,080.16	\$4,698,636.00	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	6,056.15	\$8,412.99	\$10,112.33
<b>Online population</b>	26,962,244	381,565,391	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	5.20	\$55.79	\$2,495.70
<b>Average online spend</b> (\$USD)	500.00	\$504.00	\$1,042.00



## B2C e-commerce growth



## Important local payment methods

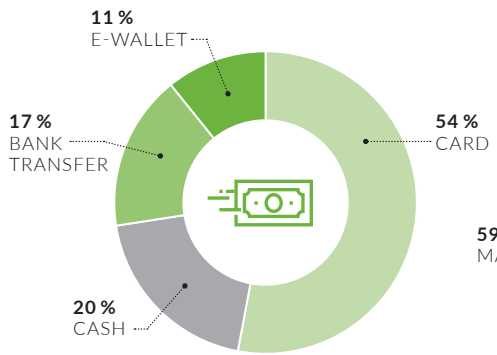
- ASTROPAY CARD
- CARULLA
- DAVIENDA
- EDEQ (EMPRESA DE ENERGIA DEL QUINDIO)
- EFACTY
- PSE (BOTON PSE)
- SAFETYPAY
- SURTIMAX
- VIA BALOTO



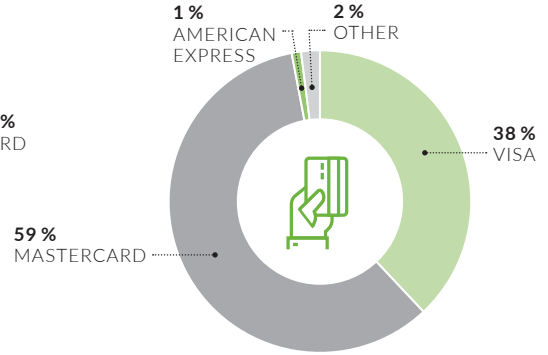
## Top e-commerce segments

- CLOTHING & FOOTWEAR **1<sup>ST</sup>**
- AIRLINES & HOTELS **2<sup>ND</sup>**
- ELECTRICAL GOODS **3<sup>RD</sup>**

## Payment split



## Card scheme breakdown



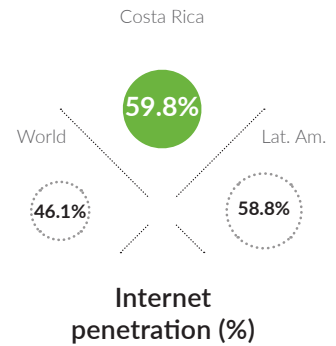
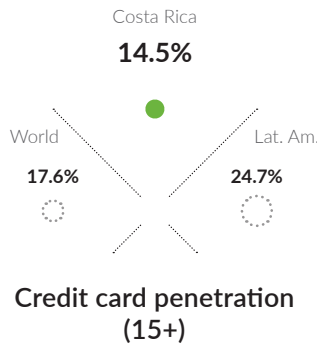
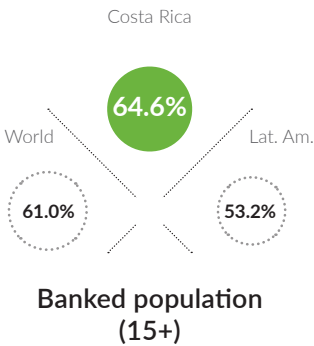
# Costa Rica

	Costa Rica	Latin America	World
<b>Population</b>	4,807,850	648,832,935	7,515,284,153
<b>Population (15+)</b>	3,735,283	480,136,371.90	5,561,310,273
<b>GDP</b> (\$USD millions)	54,136.83	\$4,698,636.00	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	11,260.09	\$8,412.99	\$10,112.33
<b>Online population</b>	2,873,313	381,565,391	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	N/A	\$55.79	\$2,495.70
<b>Average online spend</b> (\$USD)	N/A	\$504.00	\$1,042.00



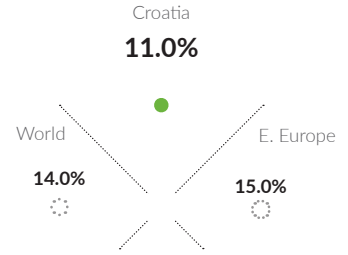
## Important local payment methods

SAFETYPAY  
TIGO MONEY



# Croatia

	Croatia	Eastern Europe	World
<b>Population</b>	4,203,604	286,240,543	7,515,284,153
<b>Population (15+)</b>	3,577,660	240,825,023	5,561,310,273
<b>GDP</b> (\$USD millions)	48,732.00	\$2,646,697.92	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	11,592.91	\$9,246.41	\$10,112.33
<b>Online population</b>	2,934,246	189,774,676	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	0.43	\$52.83	\$2,495.70
<b>Average online spend</b> (\$USD)	N/A	\$648,00	\$1,042.00



**B2C e-commerce growth**



**Important local payment methods**

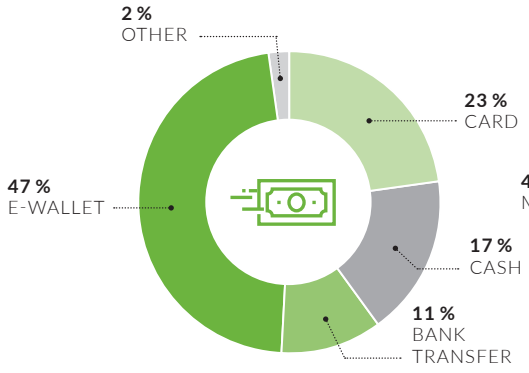
TRUSTLY



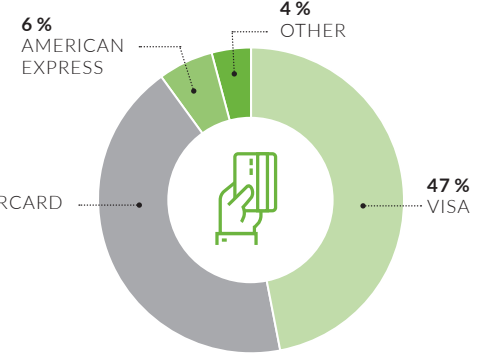
## Top e-commerce segments

AIRLINES & HOTELS	CLOTHING & FOOTWEAR	INFORMATION TECHNOLOGY
N/A	N/A	N/A

## Payment split

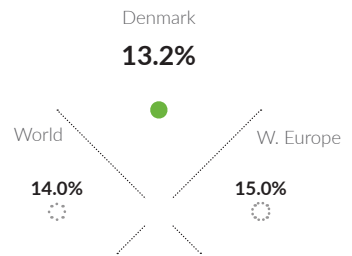


## Card scheme breakdown



# Denmark

	Denmark	Western Europe	World
<b>Population</b>	5,683,483	412,962,134	7,515,284,153
<b>Population (15+)</b>	4,724,054	348,650,527	5,561,310,273
<b>GDP</b> (\$USD millions)	301,307.83	\$15,720,776.95	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	53,014.64	\$38,068.33	\$10,112.33
<b>Online population</b>	5,474,928	342,816,278	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	14.28	\$538.00	\$2,495.70
<b>Average online spend</b> (\$USD)	3,454.00	\$1,904.00	\$1,042.00



## B2C e-commerce growth



## Important local payment methods

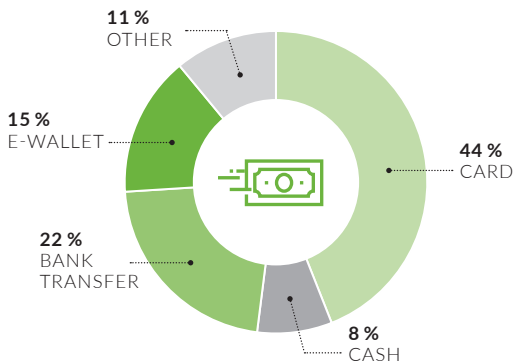
- BIGEWALLET
- DANKORT
- KLARNA PAY LATER
- KLARNA PAY NOW (SOFORT)
- KLARNA SLICE IT
- MOBILEPAY
- SEQR
- TRUSTLY



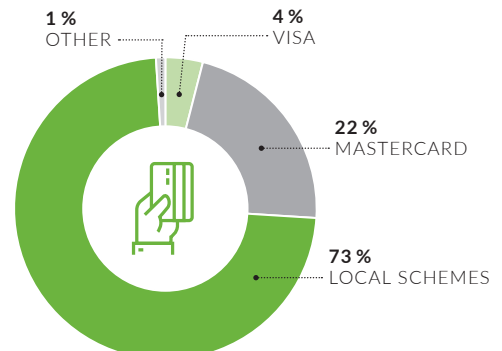
## Top e-commerce segments



## Payment split

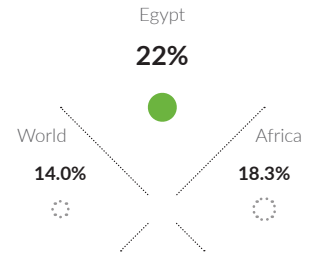


## Card scheme breakdown



# Egypt

	Egypt	Africa	World
Population	91,508,084	1,225,080,510	7,515,284,153
Population (15+)	61,163,747	727,697,823	5,561,310,273
GDP (\$USD millions)	330,778.55	\$2,152,534.09	\$74,292,303.73
GDP per capita (\$USD)	3,614.75	\$2,058.24	\$10,112.33
Online population	34,607,793	382,225,119	3,464,545,995
B2C E-commerce (\$USD Billion)	5.00	\$14.20	\$2,495.70
Average online spend (\$USD)	282.00	N/A	\$1,042.00



## B2C e-commerce growth



## Important local payment methods

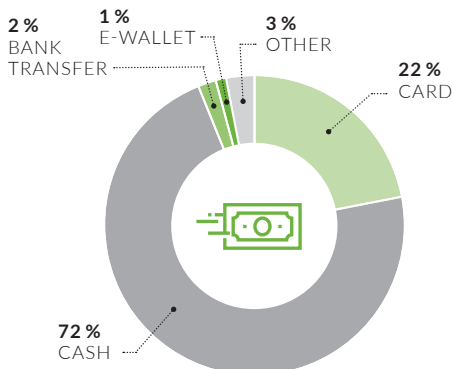
- BEE CARD
- FAWRY
- ONECARD
- JUMIAPAY
- ORANGE MONEY



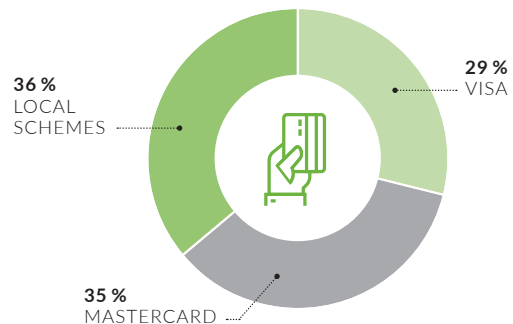
## Top e-commerce segments



## Payment split



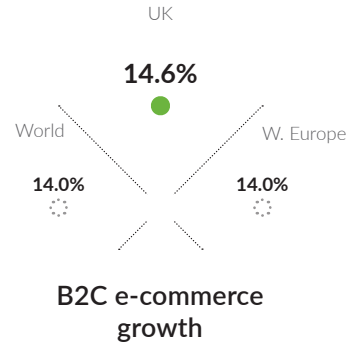
## Card scheme breakdown



# England

## (UK data)

	UK	Western Europe	World
<b>Population</b>	65,128,861	412,962,134	7,515,284,153
<b>Population (15+)</b>	53,552,713	348,650,527	5,561,310,273
<b>GDP</b> (\$USD millions)	2,861,090.73	\$15,720,776.95	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	43,929.69	\$38,068.33	\$10,112.33
<b>Online population</b>	59,918,747.50	342,816,278	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	203.00	\$538.00	\$2,495.70
<b>Average online spend</b> (\$USD)	4,023.61	\$1,904.00	\$1,042.00



### Important local payment methods

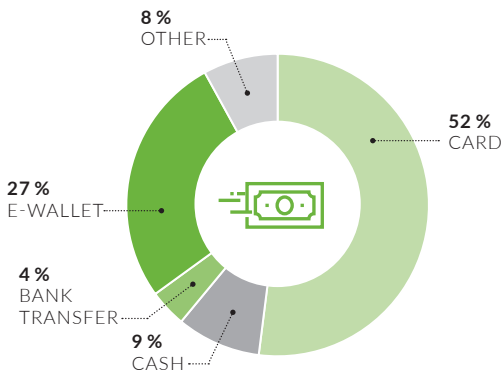
- FASTER PAYMENTS SERVICE (FPS)
- KLARNA PAY LATER
- KLARNA PAY NOW (SOFORT)
- KLARNA SLICE IT
- PAY BY BANK APP
- UK DIRECT DEBIT



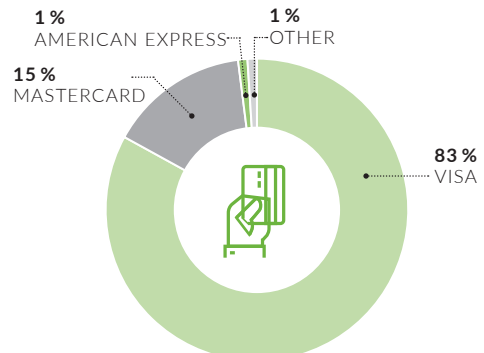
### Top e-commerce segments



### Payment split

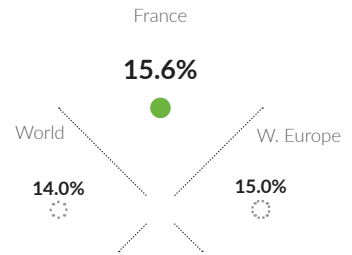


### Card scheme breakdown



# France

	France	Western Europe	World
<b>Population</b>	66,538,391	412,962,134	7,515,284,153
<b>Population (15+)</b>	54,239,745	348,650,527	5,561,310,273
<b>GDP</b> (\$USD millions)	2,418,835.53	\$15,720,776.95	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	36,352.48	\$38,068.33	\$10,112.33
<b>Online population</b>	56,354,358	342,816,278	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	75.76	\$538.00	\$2,495.70
<b>Average online spend</b> (\$USD)	1,975.73	\$1,904.00	\$1,042.00



## B2C e-commerce growth



## Important local payment methods

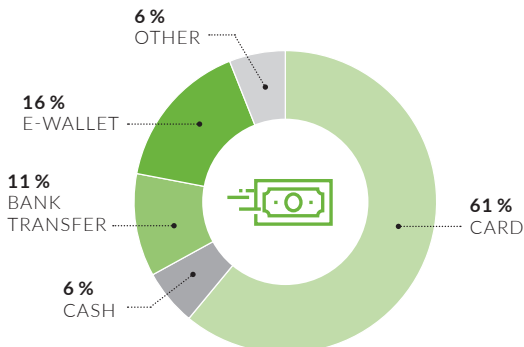
- CARTE BLEUE
- CASHWAY
- PAYLIB
- SEPA CREDIT TRANSFER
- SEPA DIRECT DEBIT
- SEQR
- TRUSTLY



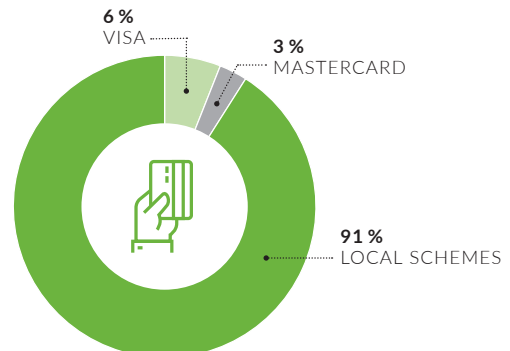
## Top e-commerce segments



## Payment split

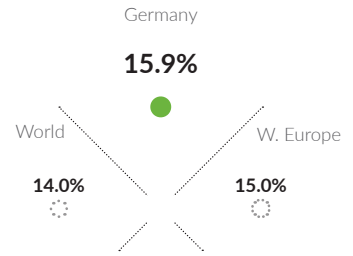


## Card scheme breakdown



# Germany

	Germany	Western Europe	World
<b>Population</b>	81,679,769	412,962,134	7,515,284,153
<b>Population (15+)</b>	71,154,658	348,650,527	5,561,310,273
<b>GDP</b> (\$USD millions)	3,363,446.82	\$15,720,776.95	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	41,178.46	\$38,068.33	\$10,112.33
<b>Online population</b>	71,543,146	342,816,278	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	106,90	\$538.00	\$2,495.70
<b>Average online spend</b> (\$USD)	1,284.22	\$1,904.00	\$1,042.00



## B2C e-commerce growth



## Important local payment methods

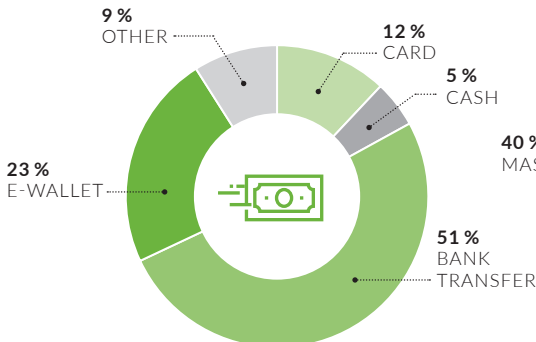
- BARZAHLEN
- BILLPAY
- ENTERCASH
- GIROPAY
- KLARNA PAY LATER
- KLARNA PAY NOW (SOFORT)
- KLARNA SLICE IT
- PAYDIREKT
- RATEPAY
- SEPA CREDIT TRANSFER
- SEPA DIRECT DEBIT



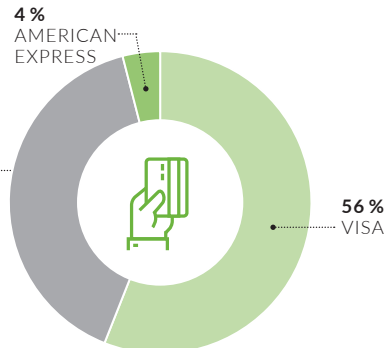
## Top e-commerce segments



## Payment split



## Card scheme breakdown

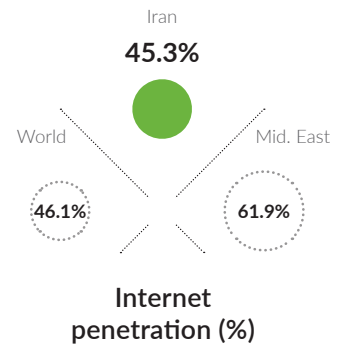
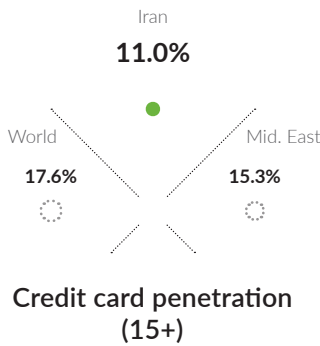
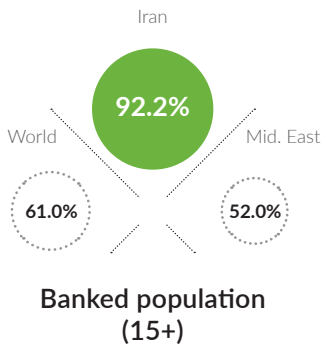




# Iran

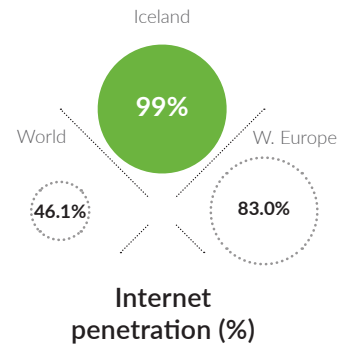
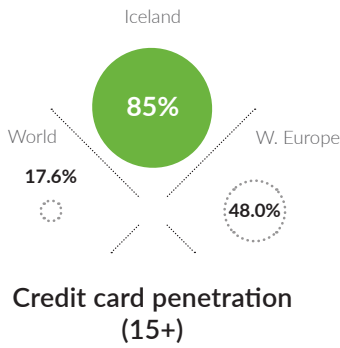
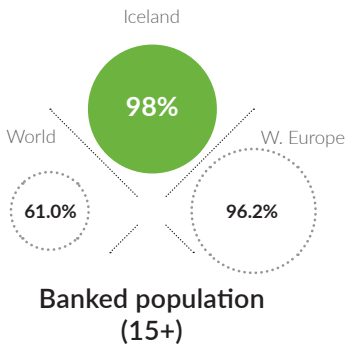


	Iran	Middle East	World
<b>Population</b>	79,109,272	342,685,545	7,515,284,153
<b>Population (15+)</b>	60,431,991	238,599,856	5,561,310,273
<b>GDP</b> (\$USD millions)	425,326.07	\$3,046,253.84	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	15,376.44	\$8889.36	\$10,112.33
<b>Online population</b>	35,864,169	212,123,372	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	N/A	\$23.42	\$2,495.70
<b>Average online spend</b> (\$USD)	N/A	\$980.00	\$1,042.00



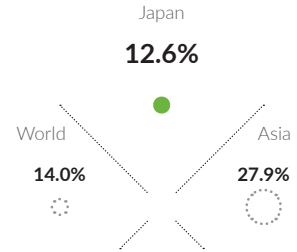
# Iceland

	Iceland	Western Europe	World
<b>Population</b>	335,439	412,962,134	7,515,284,153
<b>Population (15+)</b>	267,024	348,650,527	5,561,310,273
<b>GDP</b> (\$USD millions)	20,304	\$15,720,776.95	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	60,529	\$38,068.33	\$10,112.33
<b>Online population</b>	332,085	342,816,278	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	0.33	\$538.00	\$2,495.70
<b>Average online spend</b> (\$USD)	1,000	\$1,904.00	\$1,042.00



# Japan

	Japan	Asia	World
<b>Population</b>	126,958,472	4,486,151,520	7,515,284,153
<b>Population (15+)</b>	110,637,330	3,409,475,155.20	5,561,310,273
<b>GDP</b> (\$USD millions)	4,383,076.30	\$22,551,209.12	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	34,523.70	\$5,664.48	\$10,112.33
<b>Online population</b>	115,605,881	2,075,157,798	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	89.00	\$1,082.17	\$2,495.70
<b>Average online spend</b> (\$USD)	1,488.00	\$908.00	\$1,042.00



## B2C e-commerce growth



## Important local payment methods

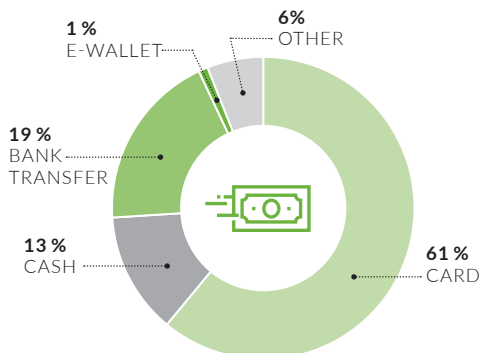
- DOCOMO
- KONBINI
- LINEPAY
- PAY-EASY



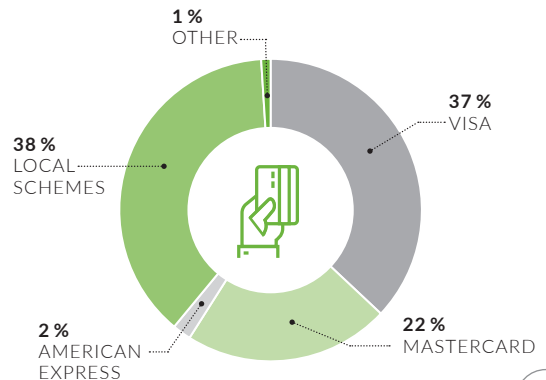
## Top e-commerce segments



## Payment split

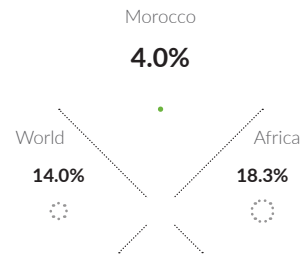


## Card scheme breakdown



# Morocco

	Morocco	Africa	World
<b>Population</b>	34,377,511	1,225,080,510	7,515,284,153
<b>Population (15+)</b>	25,019,244	727,697,823	5,561,310,273
<b>GDP</b> (\$USD millions)	100,593.28	\$2,152,534.09	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	2,878.20	\$2,058.24	\$10,112.33
<b>Online population</b>	19,622,683	382,225,119	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	2.60	\$14.20	\$2,495.70
<b>Average online spend</b> (\$USD)	935.88	N/A	\$1,042.00



## B2C e-commerce growth



## Important local payment methods

- AMANTY
- BINGA WAFACASH
- CMI
- JUMIAPAY



## Top e-commerce segments

CLOTHING & FOOTWEAR

ELECTRICAL GOODS

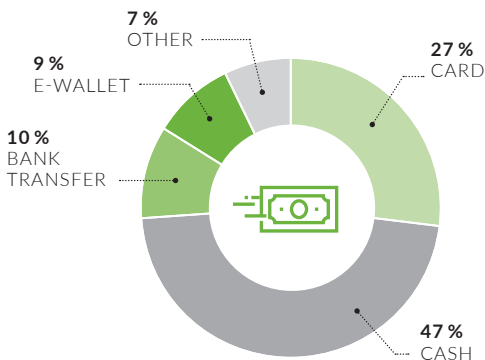
AIRLINES & HOTELS

1<sup>ST</sup>

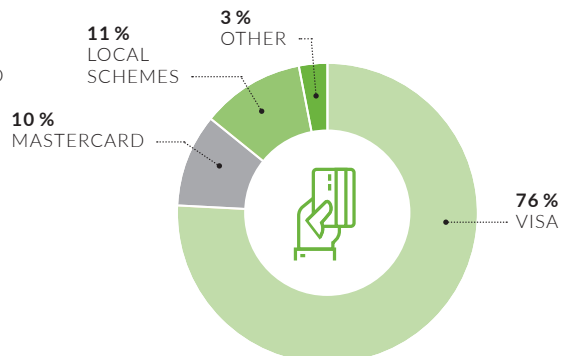
2<sup>ND</sup>

3<sup>RD</sup>

## Payment split

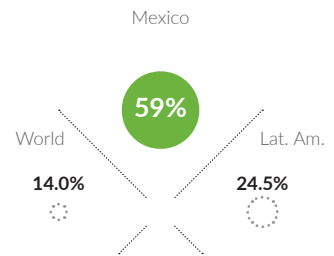


## Card scheme breakdown



# Mexico

	Mexico	Latin America	World
<b>Population</b>	127,017,224	648,832,935	7,515,284,153
<b>Population (15+)</b>	91,953,565	480,136,371.90	5,561,310,273
<b>GDP</b> (\$USD millions)	1,143,793.18	\$4,698,636.00	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	9,005.02	\$8,412.99	\$10,112.33
<b>Online population</b>	72,947,317	381,565,391	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	16.22	\$55.79	\$2,495.70
<b>Average online spend</b> (\$USD)	819.00	\$504.00	\$1,042.00



## B2C e-commerce growth



## Important local payment methods

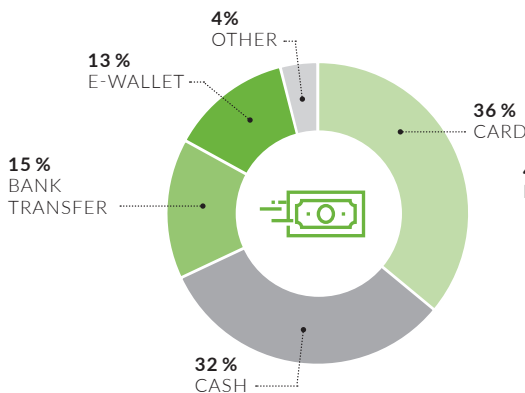
- ASTROPAY CARD
- CITIBANAMEX
- OXXO
- SAFETYPAY



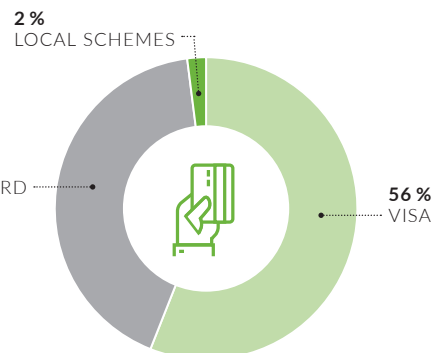
## Top e-commerce segments



## Payment split

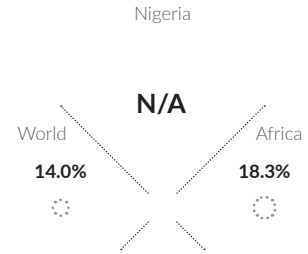


## Card scheme breakdown



# Nigeria

	Nigeria	Africa	World
<b>Population</b>	182,201,962	1,225,080,510	7,515,284,153
<b>Population (15+)</b>	102,052,837	727,697,823	5,561,310,273
<b>GDP</b> (\$USD millions)	486,792.84	\$2,152,534.09	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	2,671.72	\$2,058.24	\$10,112.33
<b>Online population</b>	86,441,257	382,225,119	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	N/A	\$14.20	\$2,495.70
<b>Average online spend</b> (\$USD)	N/A	N/A	\$1,042.00



## B2C e-commerce growth

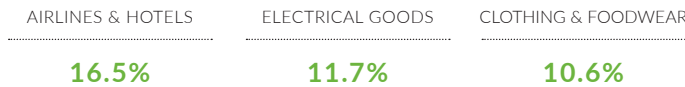


## Important local payment methods

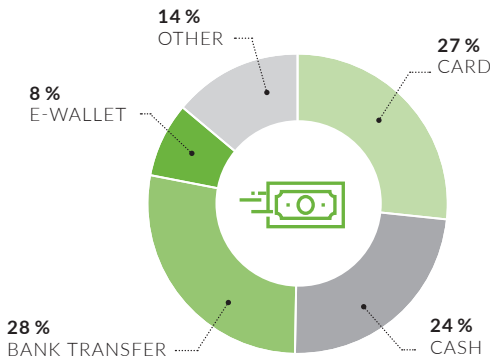
- KONGAPAY
- PAGA WALLET
- POCKETMONI
- READYCASH
- JUMIAPAY
- VERVE
- BANKIT



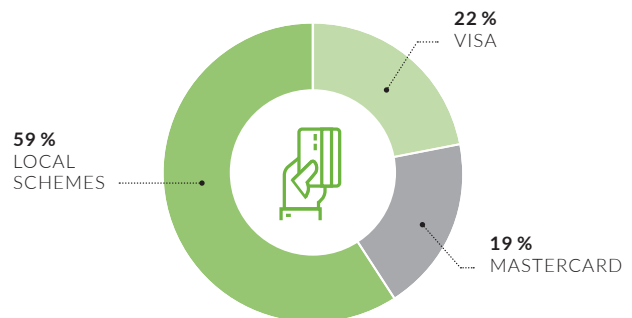
## Top e-commerce segments



## Payment split



## Card scheme breakdown





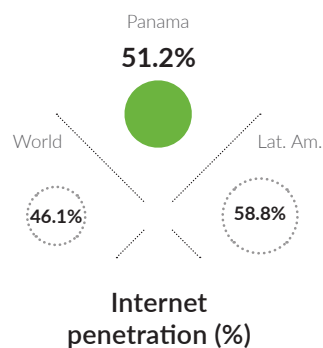
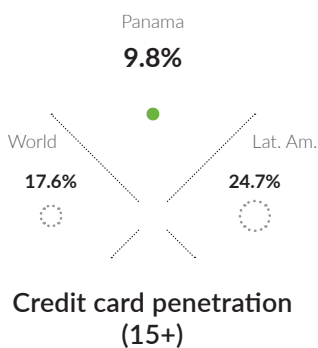
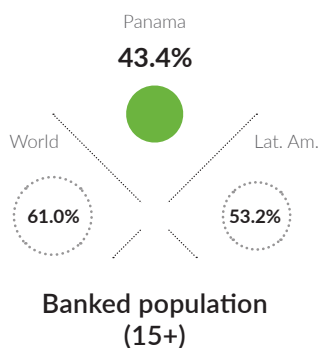
# Panama

	Panama	Latin America	World
<b>Population</b>	3,929,141	648,832,935	7,515,284,153
<b>Population (15+)</b>	2,861,807	480,136,371.90	5,561,310,273
<b>GDP</b> (\$USD millions)	52,132.29	\$4,698,636.00	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	13,268.11	\$8,412.99	\$10,112.33
<b>Online population</b>	2,011,933	381,565,391	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	N/A	\$55.79	\$2,495.70
<b>Average online spend</b> (\$USD)	N/A	\$504.00	\$1,042.00



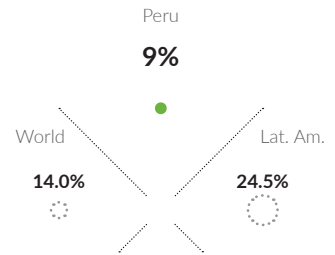
## Important local payment methods

SAFETYPAY



# Peru

	Peru	Latin America	World
<b>Population</b>	31,376,670	648,832,935	7,515,284,153
<b>Population (15+)</b>	22,623,954	480,136,371.90	5,561,310,273
<b>GDP</b> (\$USD millions)	189,111.14	\$4,698,636.00	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	6,027.13	\$8,412.99	\$10,112.33
<b>Online population</b>	12,833,058	381,565,391	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	2.30	\$55.79	\$2,495.70
<b>Average online spend</b> (\$USD)	N/A	\$504.00	\$1,042.00



## B2C e-commerce growth



## Important local payment methods

ASTROPAY CARD  
SAFETYPAY



## Top e-commerce segments

CLOTHING & FOOTWEAR

ELECTRICAL GOODS

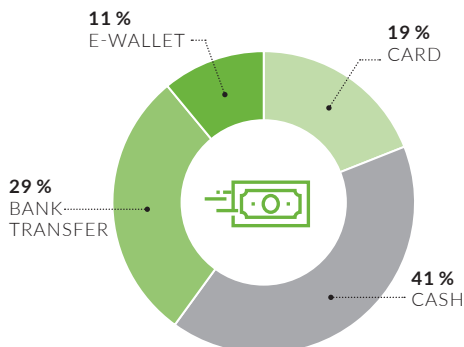
HOMEWARE

1<sup>ST</sup>

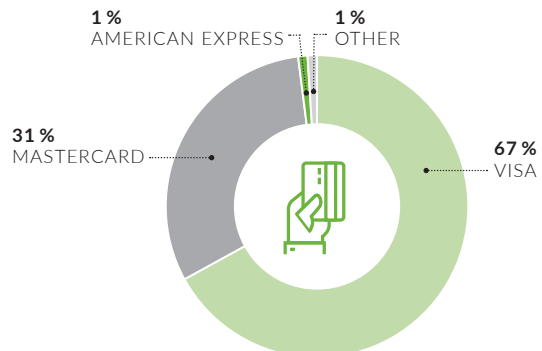
2<sup>ND</sup>

3<sup>RD</sup>

## Payment split



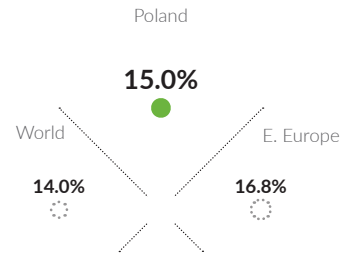
## Card scheme breakdown





# Poland

	Poland	Eastern Europe	World
<b>Population</b>	37,986,412	286,240,543	7,515,284,153
<b>Population (15+)</b>	32,308,856	240,825,023	5,561,310,273
<b>GDP</b> (\$USD millions)	477,066.45	\$2,646,697.92	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	12,558.87	\$9,246.41	\$10,112.33
<b>Online population</b>	25,829,621	189,774,676	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	8.54	\$52.83	\$2,495.70
<b>Average online spend</b> (\$USD)	701.49	\$648.00	\$1,042.00



## B2C e-commerce growth



## Important local payment methods

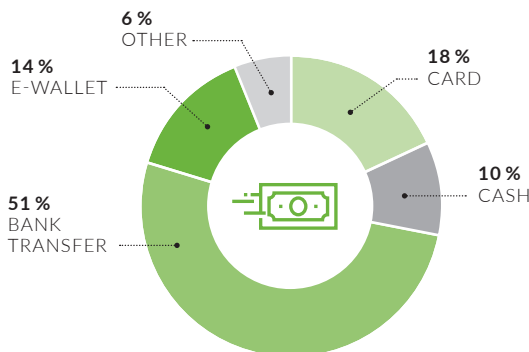
- BLIK
- KIR PAYBYNET
- PAYU
- PRZELEWY24
- YETIPAY



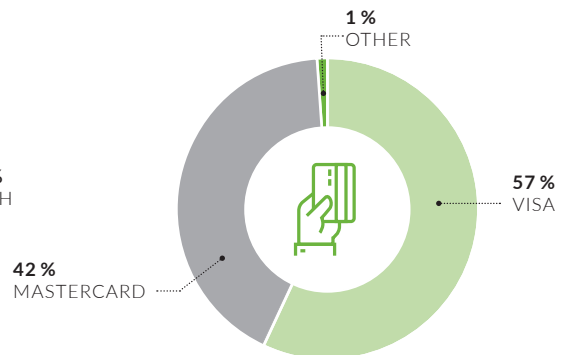
## Top e-commerce segments



## Payment split

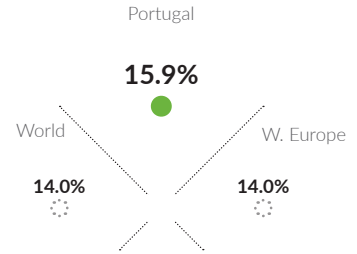


## Card scheme breakdown



# Portugal

	Portugal	Western Europe	World
<b>Population</b>	10,358,076	412,962,134	7,515,284,153
<b>Population (15+)</b>	8,907,945	348,650,527	5,561,310,273
<b>GDP</b> (\$USD millions)	199,112.62	\$15,720,776.95	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	19,222.94	\$38,068.33	\$10,112.33
<b>Online population</b>	7,105,640	342,816,278	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	4.60	\$538.00	\$2,495.70
<b>Average online spend</b> (\$USD)	1,197.65	\$1,904.00	\$1,042.00



## B2C e-commerce growth



## Important local payment methods

- MULTIBANCO
- SEPA CREDIT TRANSFER
- SEPA DIRECT DEBIT



## Top e-commerce segments

AIRLINES & HOTELS

CLOTHING & FOOTWEAR

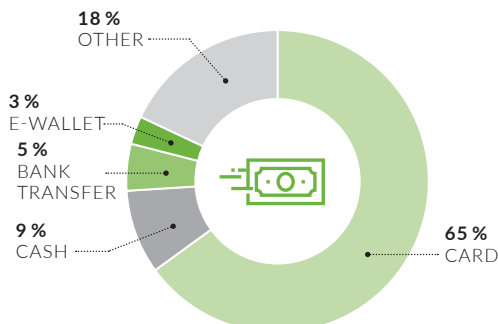
HOME & GARDEN

1<sup>ST</sup>

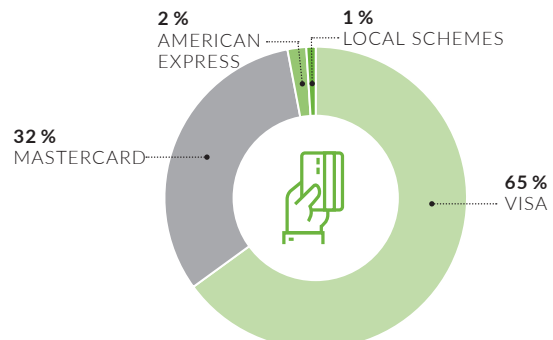
2<sup>ND</sup>

3<sup>RD</sup>

## Payment split

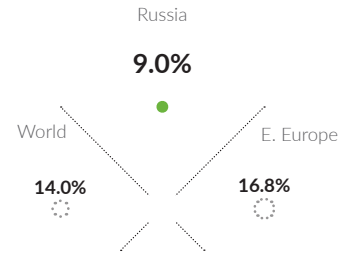


## Card scheme breakdown



# Russia

	Russia	Eastern Europe	World
<b>Population</b>	144,096,870	286,240,543	7,515,284,153
<b>Population (15+)</b>	119,957,880	240,825,023	5,561,310,273
<b>GDP</b> (\$USD millions)	1,365,865	\$2,646,697.92	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	9,329.30	\$9,246.41	\$10,112.33
<b>Online population</b>	101,010,813	189,774,676	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	23.52	\$52.83	\$2,495.70
<b>Average online spend</b> (\$USD)	760.32	\$648.00	\$1,042.00



## B2C e-commerce growth



## Important local payment methods

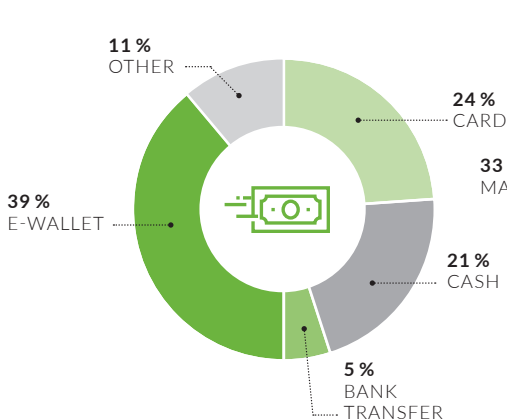
- MONETA.RU
- QIWI WALLET
- MTS MONEY WALLET
- YANDEX.MONEY



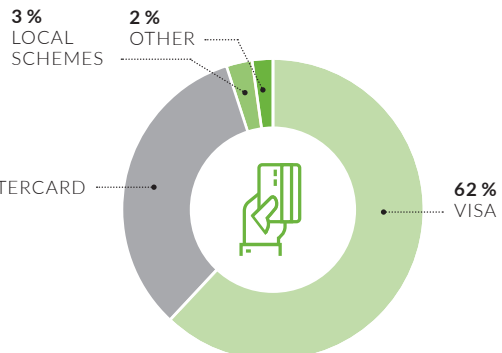
## Top e-commerce segments



## Payment split

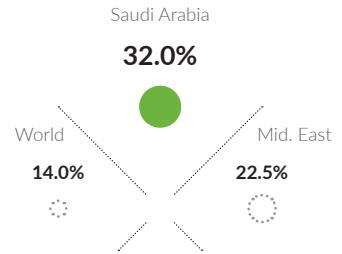


## Card scheme breakdown



# Saudi Arabia

	Saudi Arabia	Middle East	World
<b>Population</b>	31,540,372	342,685,545	7,515,284,153
<b>Population (15+)</b>	22,525,499	238,599,856	5,561,310,273
<b>GDP</b> (\$USD millions)	646,001.87	\$3,046,253.84	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	20,481.74	\$8889.36	\$10,112.33
<b>Online population</b>	21,957,219	212,123,372	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	4.50	\$23.42	\$2,495.70
<b>Average online spend</b> (\$USD)	625.00	\$980.00	\$1,042.00



## B2C e-commerce growth



## Important local payment methods

- ONECARD
- MOBIAMO
- MINT
- SADAD



## Top e-commerce segments

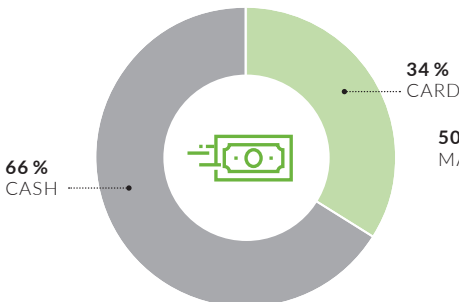
AIRLINES & HOTELS    CLOTHING & FOOTWEAR    INFORMATION TECHNOLOGY

1<sup>ST</sup>

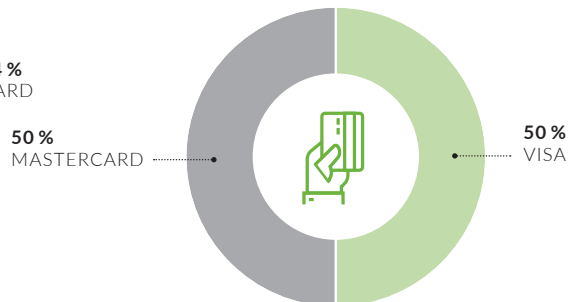
2<sup>ND</sup>

3<sup>RD</sup>

## Payment split

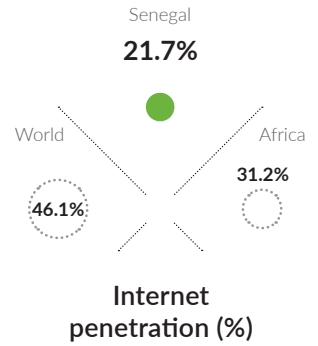
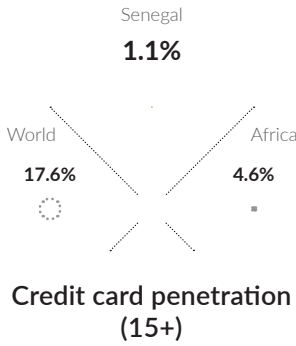
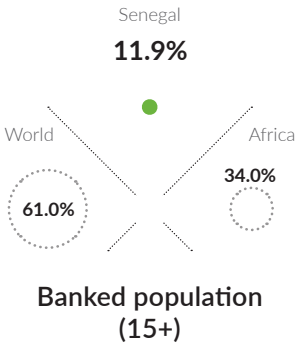


## Card scheme breakdown



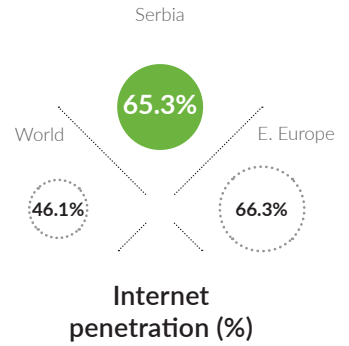
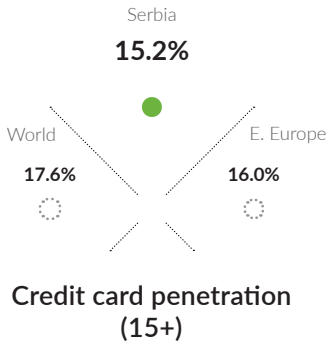
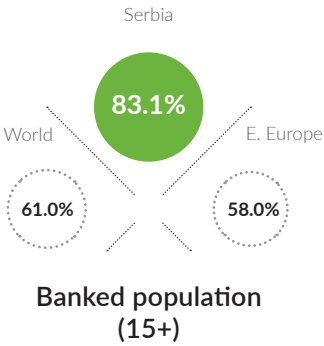
# Senegal

	Senegal	Africa	World
<b>Population</b>	15,129,273	1,225,080,510	7,515,284,153
<b>Population (15+)</b>	8,508,386	727,697,823	5,561,310,273
<b>GDP</b> (\$USD millions)	13609,99	\$2,152,534.09	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	899.58	\$2,058.24	\$10,112.33
<b>Online population</b>	3,281,579	382,225,119	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	N/A	\$14.20	\$2,495.70
<b>Average online spend</b> (\$USD)	N/A	N/A	\$1,042.00



# Serbia

	Serbia	Eastern Europe	World
<b>Population</b>	7,095,383	286,240,543	7,515,284,153
<b>Population (15+)</b>	5,938,813	240,825,023	5,561,310,273
<b>GDP</b> (\$USD millions)	37,160.33	\$2,646,697.92	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	5,237.26	\$9,246.41	\$10,112.33
<b>Online population</b>	46,344,939	189,774,676	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	N/A	\$52.83	\$2,495.70
<b>Average online spend</b> (\$USD)	N/A	\$648,00	\$1,042.00

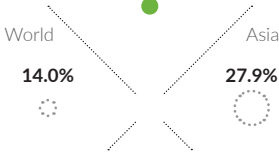


# South Korea

	South Korea	Asia	World
<b>Population</b>	50,617,045	4,486,151,520	7,515,284,153
<b>Population (15+)</b>	43,534,354	3,409,475,155.20	5,561,310,273
<b>GDP</b> (\$USD millions)	1,377,873.11	\$22,551,209.12	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	\$27,221.52	\$5,664.48	\$10,112.33
<b>Online population</b>	45,378,181	2,075,157,798	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	38.00	\$1,082.17	\$2,495.70
<b>Average online spend</b> (\$USD)	1,085.00	\$908.00	\$1,042.00

South Korea

**12.6%**



**B2C e-commerce growth**



**Important local payment methods**

- KAKAOPAY
- NAVER PAY
- SHINHANCARD
- T-MONEY



**Top e-commerce segments**

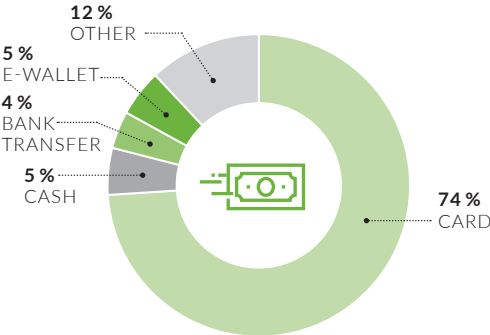
CLOTHING & FOOTWEAR    MEDIA & ENTERTAINMENT    INFORMATION TECHNOLOGY

**1<sup>ST</sup>**

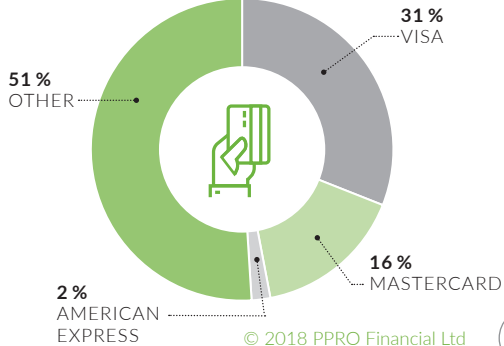
**2<sup>ND</sup>**

**3<sup>RD</sup>**

**Payment split**

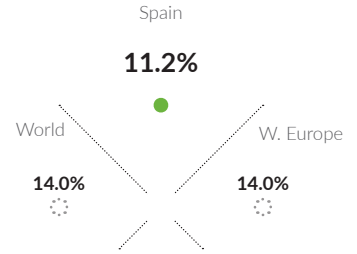


**Card scheme breakdown**



# Spain

	Spain	Western Europe	World
<b>Population</b>	46,443,994	412,962,134	7,515,284,153
<b>Population (15+)</b>	39,532,348	348,650,527	5,561,310,273
<b>GDP</b> (\$USD millions)	1,192,901.19	\$15,720,776.95	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	25,684.72	\$38,068.33	\$10,112.33
<b>Online population</b>	36,546,593	342,816,278	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	20.89	\$538.00	\$2,495.70
<b>Average online spend</b> (\$USD)	1,208.75	\$1,904.00	\$1,042.00



## B2C e-commerce growth



## Important local payment methods

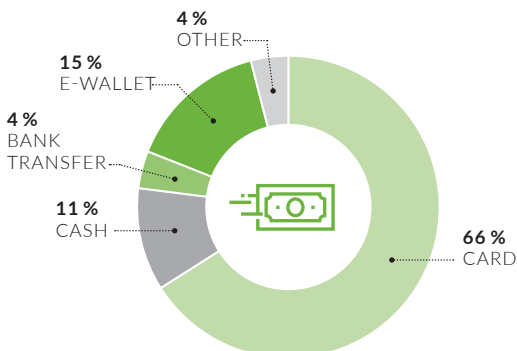
- IUPAY
- KLARNA PAY NOW (SOFORT)
- SAFETYPAY
- SEPA CREDIT TRANSFER
- SEPA DIRECT DEBIT
- TELEINGRESO
- TRUSTPAY



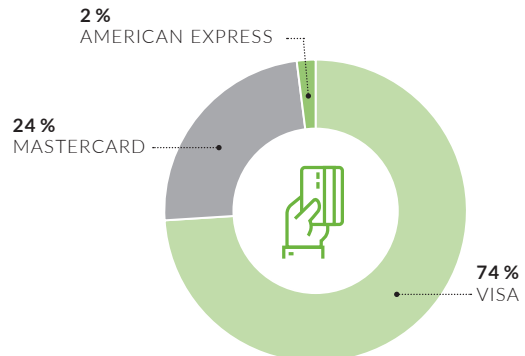
## Top e-commerce segments



## Payment split



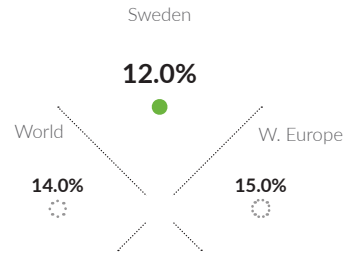
## Card scheme breakdown





# Sweden

	Sweden	Western Europe	World
<b>Population</b>	9,799,186	412,962,134	7,515,284,153
<b>Population (15+)</b>	8,105,409	348,650,527	5,561,310,273
<b>GDP</b> (\$USD millions)	495,694.36	\$15,720,776.95	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	50,585.26	\$38,068.33	\$10,112.33
<b>Online population</b>	8,879,062	342,816,278	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	10.99	\$538.00	\$2,495.70
<b>Average online spend</b> (\$USD)	1,851.41	\$1,904.00	\$1,042.00



## B2C e-commerce growth



## Important local payment methods

- ENTERCASH
- KLARNA PAY LATER
- KLARNA PAY NOW (SOFORT)
- KLARNA SLICE IT
- SWISH
- TRUSTLY
- ZIMPLER



## Top e-commerce segments

AIRLINES & HOTELS

19.6%

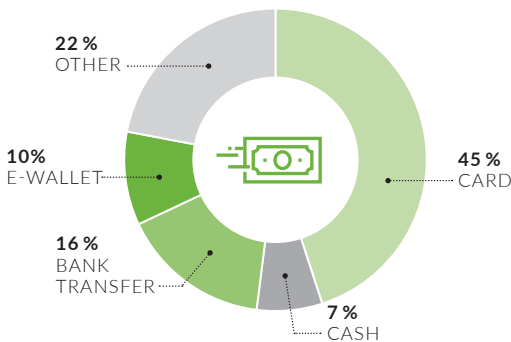
CLOTHING & FOOTWEAR

14.9%

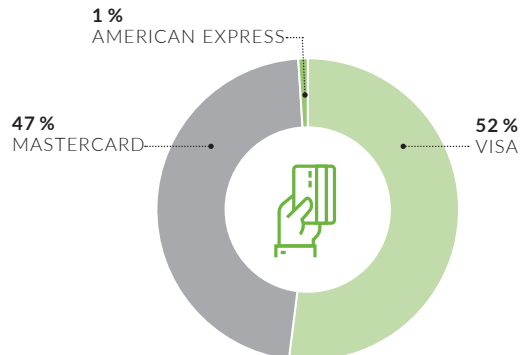
ELECTRICAL GOODS

10.9%

## Payment split



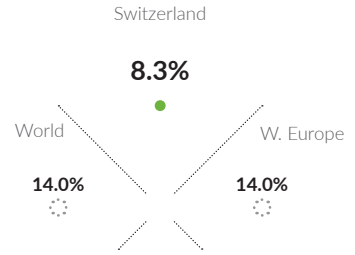
## Card scheme breakdown





# Switzerland

	Switzerland	Western Europe	World
<b>Population</b>	8,281,430	412,962,134	7,515,284,153
<b>Population (15+)</b>	7,057,819	348,650,527	5,561,310,273
<b>GDP</b> (\$USD millions)	670,789.93	\$15,720,776.95	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	80,999.29	\$38,068.33	\$10,112.33
<b>Online population</b>	7,244,517	342,816,278	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	11.70	\$538.00	\$2,495.70
<b>Average online spend</b> (\$USD)	2,496.00	\$1,904.00	\$1,042.00



## B2C e-commerce growth



## Important local payment methods

- SPOROPAY
- TRUSTLY
- TRUSTPAY



## Top e-commerce segments

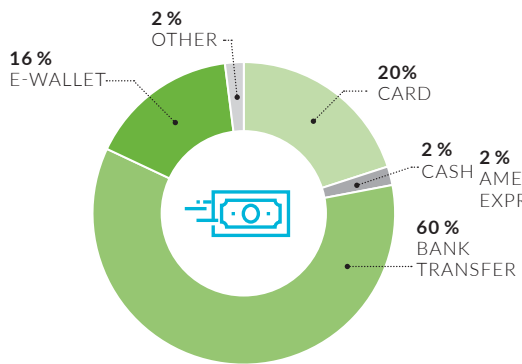
- AIRLINES & HOTELS
- CLOTHING & FOOTWEAR
- INFORMATION TECHNOLOGY

1<sup>ST</sup>

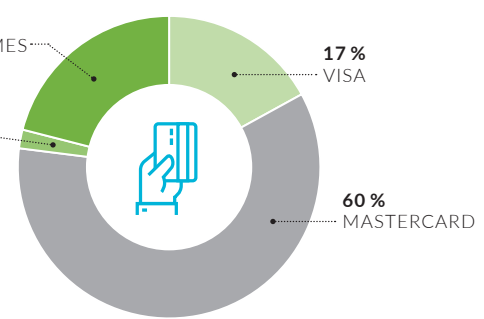
2<sup>ND</sup>

3<sup>RD</sup>

## Payment split



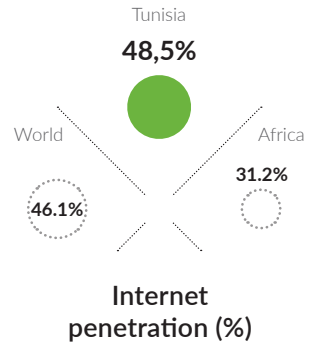
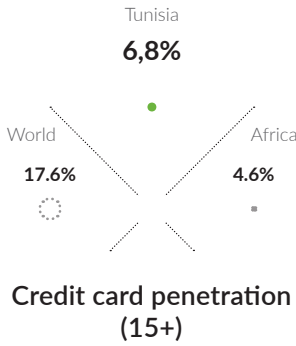
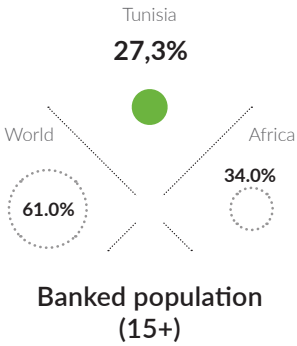
## Card scheme breakdown



# Tunisia

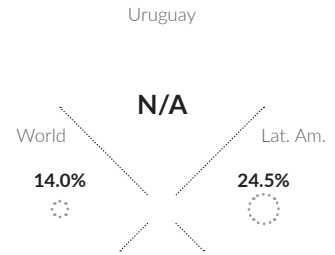


	Tunisia	Africa	World
<b>Population</b>	11,253,554	1,225,080,510	7,515,284,153
<b>Population (15+)</b>	8,625,091	727,697,823	5,561,310,273
<b>GDP</b> (\$USD millions)	43015,09	\$2,152,534.09	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	3822,36	\$2,058.24	\$10,112.33
<b>Online population</b>	5,460,206	382,225,119	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	N/A	\$14.20	\$2,495.70
<b>Average online spend</b> (\$USD)	N/A	N/A	\$1,042.00



# Uruguay

	Uruguay	Latin America	World
<b>Population</b>	3,431,555	648,832,935	7,515,284,153
<b>Population (15+)</b>	2,696,688	480,136,371.90	5,561,310,273
<b>GDP</b> (\$USD millions)	53,442.70	\$4,698,636.00	\$74,292,303.73
<b>GDP per capita</b> (\$USD)	15,573.90	\$8,412.99	\$10,112.33
<b>Online population</b>	2,216,785	381,565,391	3,464,545,995
<b>B2C E-commerce</b> (\$USD Billion)	N/A	\$55.79	\$2,495.70
<b>Average online spend</b> (\$USD)	N/A	\$504.00	\$1,042.00



## B2C e-commerce growth



## Important local payment methods

ASTROPAY CARD  
REDPAGOS



## Top e-commerce segments

AIRLINES & HOTELS

13%

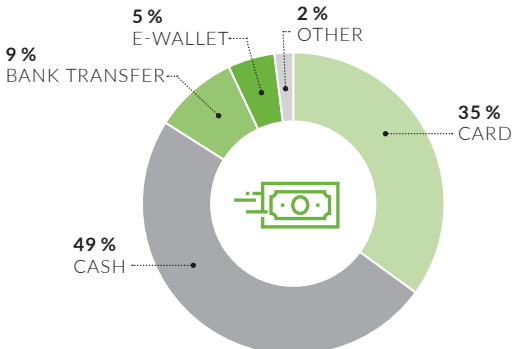
ELECTRICAL GOODS

9%

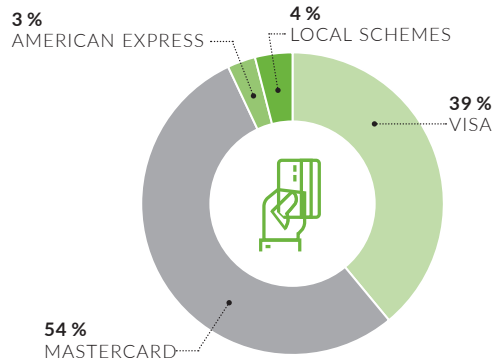
CLOTHING & FOOTWEAR

9%

## Payment split



## Card scheme breakdown





# About PPRO

At PPRO we help people pay and get paid. We enable consumers, corporates and our payment industry partners. Everywhere, every minute, every way that people prefer to pay.

PPRO reduces the complexity of international e-commerce payments by acquiring, collecting and processing an extensive range of alternative payment methods for PSPs and financial institutions under one contract, through one platform and one single integration.

As a solution provider selling indirectly through industry partners, the PPRO Group specialises in crossborder e-payments and e-money, working with PSPs and financial institutions such as acquirers to help them offer a vast range of alternative payment options to their merchant customers.

The PPRO Group offers local and international payment methods across more than 100 countries, allowing clients of PSPs and financial institutions to expand their e-commerce reach, arrange hassle-free collection and achieve higher conversion rates.

In addition, the PPRO Group offers e-money accounts that come with products and features such as prepaid cards and IBAN.



The e-commerce market and payment methods develop at a fast pace. We therefore prepare and update our regional and country reports frequently. If you are interested in obtaining updated versions please send an email to:

**[marketing@ppro.com](mailto:marketing@ppro.com)**  
**subject: reports**

We also have comprehensive data on all payment methods worldwide. For global e-commerce and market information that meets your needs, just get in touch with us at the PPRO Group:

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**UK**

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**Version 2018.01**

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