

WHY CARDS ARE JUST THE TIP OF THE ICEBERG

DIGITAL WALLETS

Are now the most widely used payment method in the world.¹

BNPL

Will account for 10% of all ecommerce payments by 2026.³

CREDIT CARDS

Only 42% of Europeans prefer using credit cards online.²

PAY BY BANK

Lower fraud rates and chargebacks risks.

CRYPTO

78% of all global businesses are planning to accept crypto in the next few years.⁴

CASH

59% of POS transactions across Europe are in cash.⁵

ACCEPTING CREDIT CARDS ON-LINE AND IN-STORE IS JUST PART OF THE STORY.

Surface More Opportunities By Accepting Local and Alternative Payment Methods

MOST POPULAR PAYMENT METHODS IN EUROPE BY COUNTRY

71%

Most **Denmark** shoppers use MobilePay⁵

78%

Most people in **France** use Digital Wallets⁵

71%

Pay By Bank is **Italy's** Most Popular Payment Method

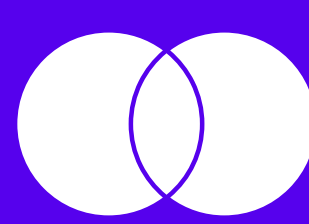
87%

The United Kingdom Uses Debit Cards for Most Online Purchases

80%

Iceland Prefers Credits Cards for On-line Purchases

CHOOSE A PROVIDER THAT CAN HELP YOU ACCEPT A VARIETY OF PAYMENT METHODS



G Pay

SEPA



VISA

Apple Pay

bacs



PAYMENT ACCEPTANCE CHECKLIST

- ✓ **Planning to sell outside of Europe?**
Choose a card acquirer that enables you to accept cards and preferred payment methods worldwide.
- ✓ **Do you sell in-store and online?**
Choose a provider that does both and offers pre-built integrations for your website and ECR.
- ✓ **Need better cash flow?**
Choose a provider that offers next-day settlement.
- ✓ **Worried about fraud?**
Choose a provider that delivers PCI-compliant solutions with built-in fraud protection and dispute management.

WHY RAPYD?

70% Less Time Managing Payments⁶

- eCommerce and in-store POS support
- Multicurrency acquiring and settlement
- Quick onboarding and setup
- High-network availability with 99.99% uptime
- Accept hundreds of payment methods beyond just cards

START ACCEPTING CARDS AND PREFERRED PAYMENT METHODS

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1. Motley Fool: <https://www.fool.com/the-ascent/personal-finance/articles/digital-wallets-are-now-the-most-popular-payment-method-in-the-world/>
 2. eCommerce News: <https://ecommercenews.eu/online-payment-methods-europe/>
 3. eCommerce DB: <https://ecommercedb.com/news/bnpl-app-downloads-grow-by-47-globally/3981>
 4. Zippia: <https://ecommercedb.com/news/78-of-vendors-plan-to-accept-crypto-by-2024/3983>
 5. Rapyd European eCommerce & Payment Methods Report: <https://www.rapyd.net/resources/reports/european-e-commerce-and-payments-guide/>
 6. Forrester: The Total Economic Impact™ Of Rapyd Fintech Solutions: <https://www.rapyd.net/resources/reports/total-economic-impact-of-rapyd/>