



Speaker

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Embracing Digitalization with

Alipay 

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CONTENTS

- **Market Insights & User Shopping Trends**
- **Alipay+ Payment Solution**
- **Alipay+ Marketing Tool**

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Market Insights & User Shopping Trends

Global e-com payment methods

	2021	2025
Mobile Wallet	49%	53%
Credit Card	21%	19%
Debit Card	13%	13%
Bank Transfer	7%	6%
Buy Now Pay Later	3%	5%
Cash On Delivery	3%	1%
Direct Debit	1%	1%
PrePay	1%	1%
Other	1%	1%
Prepaid Card	1%	0%
PostPay	1%	0%

Numbers adjusted for rounding may impact totals. Source: Worldpay Global Payment Report 2022 *Forecasted



The share of **Mobile Wallet** payment is growing tremendously in **e-commerce** and is estimated to reach 53% by 2025, mainly taking the share from credit cards, bank transfers and cash on delivery.

Global POS payment methods

	2021	2025
Mobile Wallet	29%	39%
Credit Card	24%	22%
Debit Card	23%	22%
Cash	18%	10%
Retailer/Bank Financing	4%	3%
Prepaid Card	2%	2%
Buy Now Pay Later	1%	2%

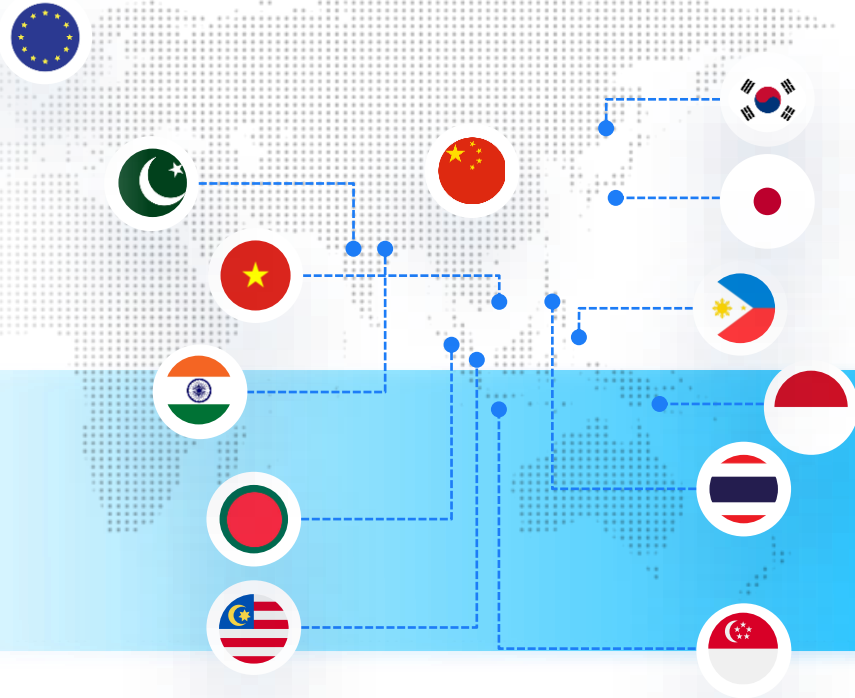
Numbers adjusted for rounding may impact totals. Source: Worldpay Global Payment Report 2022 *Forecasted



The share of **Mobile Wallet** payments also grows fast in-store and is estimated to rank No.1 by 2025, replacing cash and surpassing card payments.

Commerce shifted from **POS to e-commerce** and consumers shifted payment preferences towards digital methods during COVID-19.

In Asia, Digital Wallets have dominated the e-com payment



APAC e-com payment methods

	2021	2025
Mobile Wallet	69%	72%
Credit Card	13%	11%
Debit Card	8%	9%
Bank Transfer	5%	3%
Cash On Delivery	3%	1%
Buy Now Pay Later	1%	2%
PostPay	1%	0%
Other	1%	1%

Data Source: Worldpay Global Payment Report - 2022

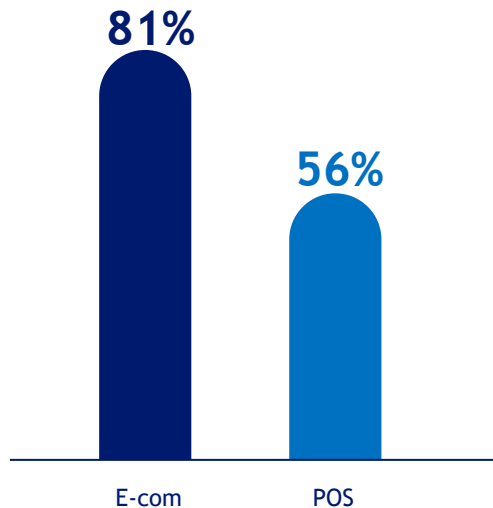
In Asia, there is a very low bank and credit card penetration for users in most emerging countries with big populations, eg. PH/IN/TH, etc.

Digital wallets continue to dominate Asia e-commerce payments. In 2021, digital wallets exceeded 69% of Asia e-com payment methods.

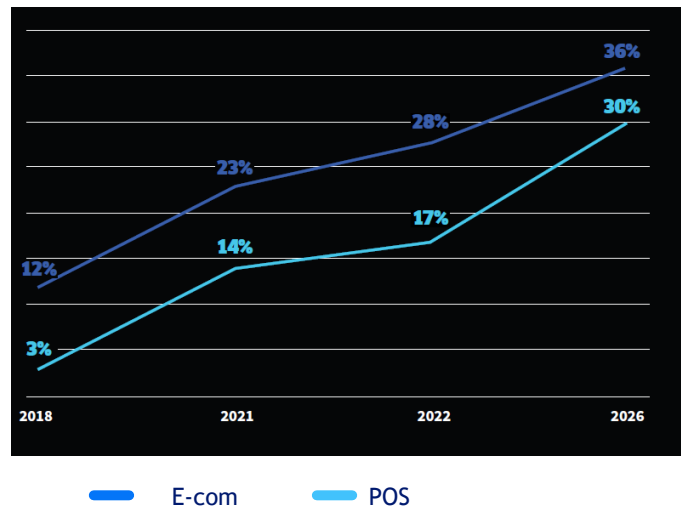
Digital wallet share of transaction value



China digital wallet share of transaction value



APAC (excluding China)



Evolving Shopping Trends among Asian Users



Revenge Spending with a purpose
Seek for Exclusive Offer or Value for Money



Convenience
(eg. Preferred payment method...)



Savvy shopping
(eg. instant discount, cashback, favorable exchange rate, tax refund...)



Experiential Travel
Seek local experience (local food, local culture, etc)



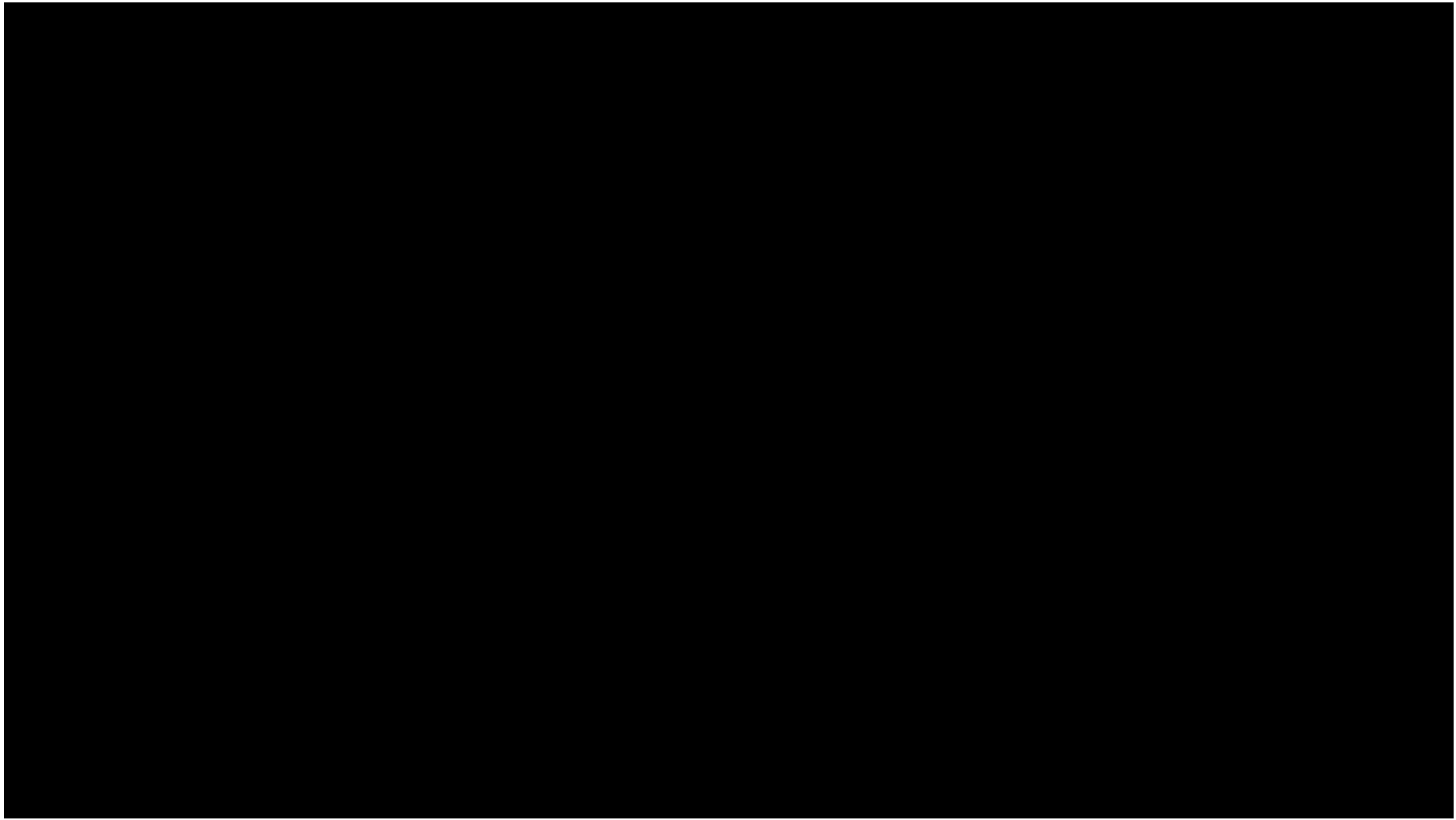
MoneyCannotBuy
(special treatment, unique privilege...)



DIY Travelers
> 64% in 2023 vs >30% in 2019

Alipay 

Alipay+ Payment Solution



Alipay+ is becoming the top payment solution
for an increasing number of Asian users



2.5M+

Merchants



15+

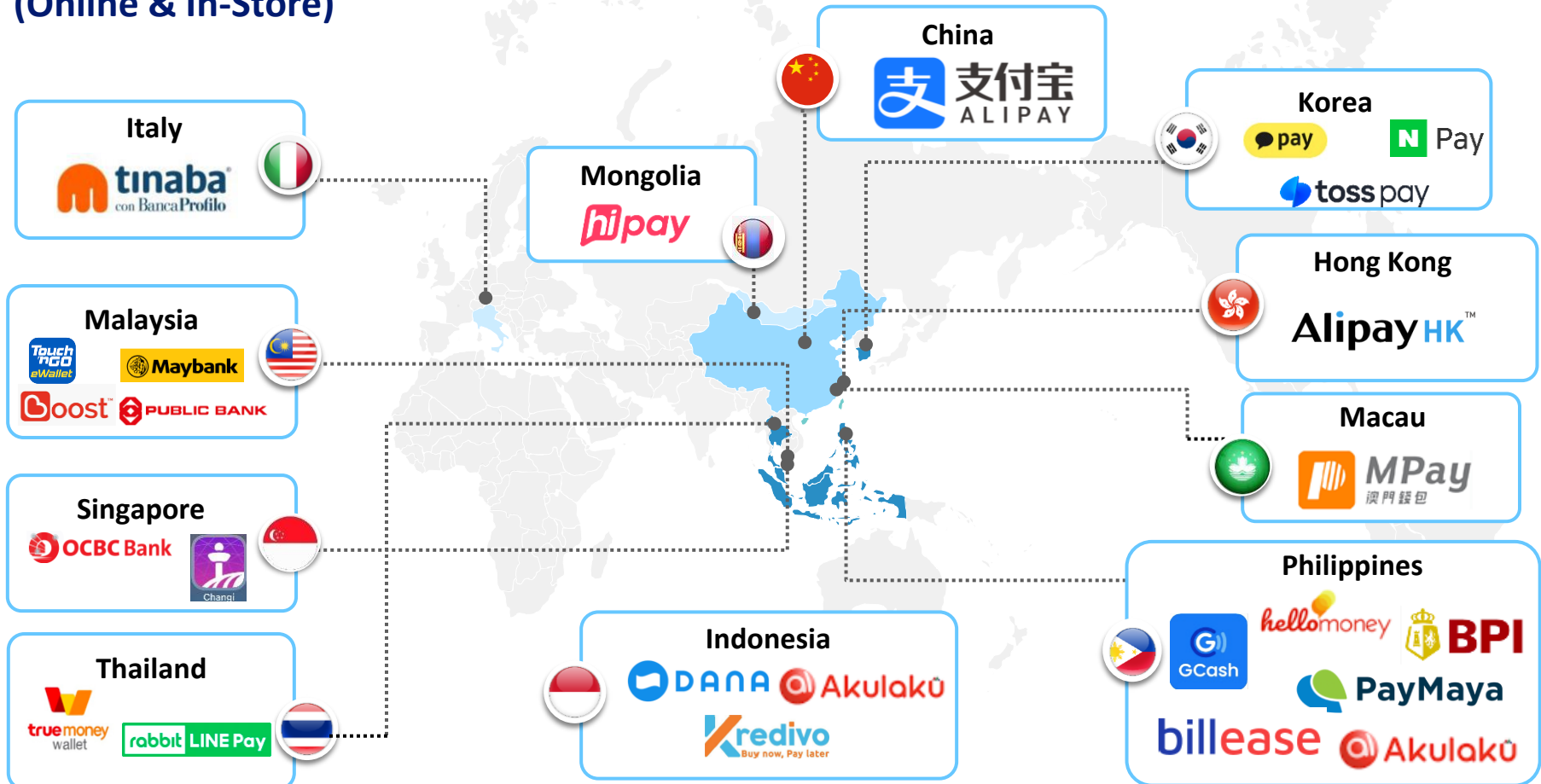
M-wallets



1.3B+

Active Users

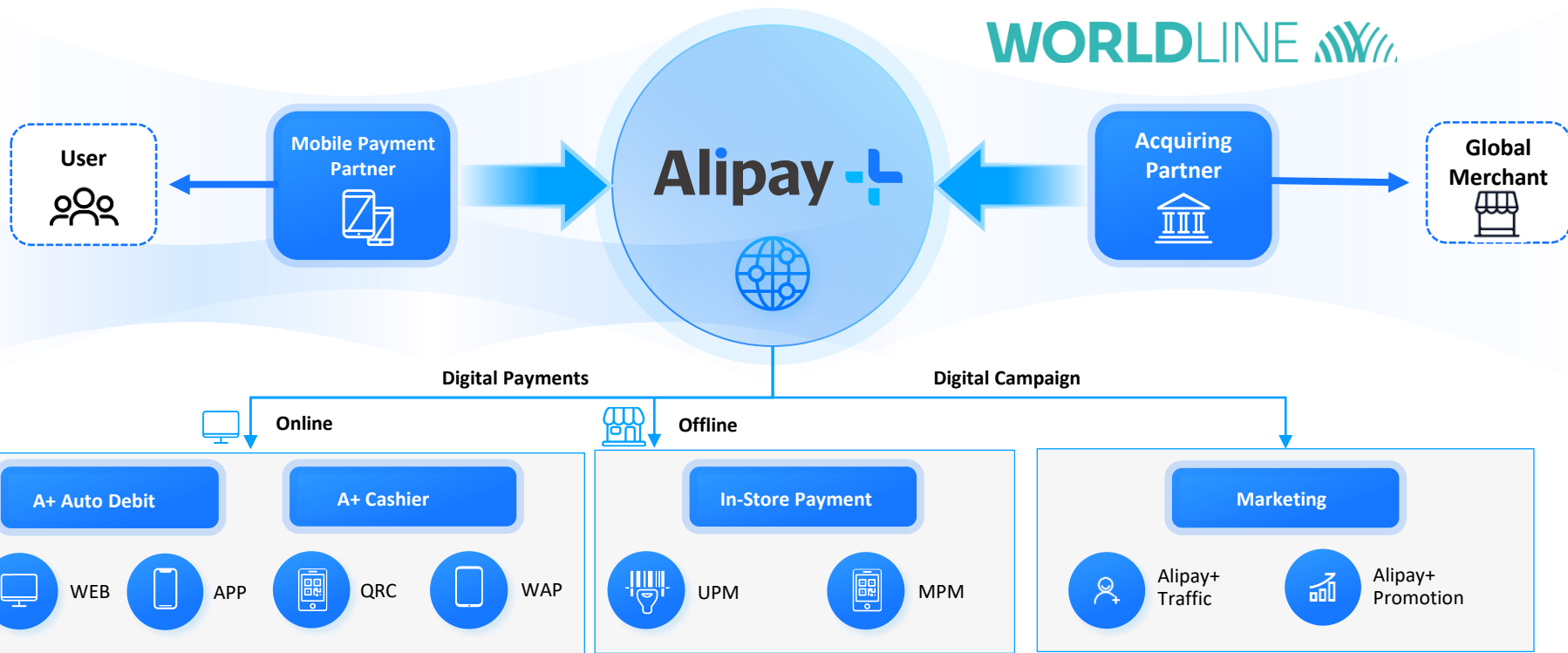
Alipay+ Core Mobile Payment Partners (Online & In-Store)



Alipay+, a suite of digital payment & marketing solutions



WORLDLINE 



Alipay+ 

Alipay+ Marketing Tool

Alipay+ is a powerful Marketing tool to engage with A+ wallet users



Digital Store

Build loyalty and further interaction between brand and Alipay+ wallet users

Privilege Zone

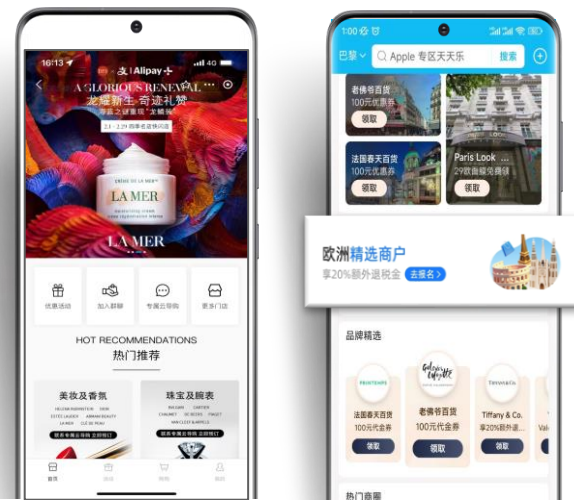
Maximize brand exposure in Alipay CN wallet ecosystem

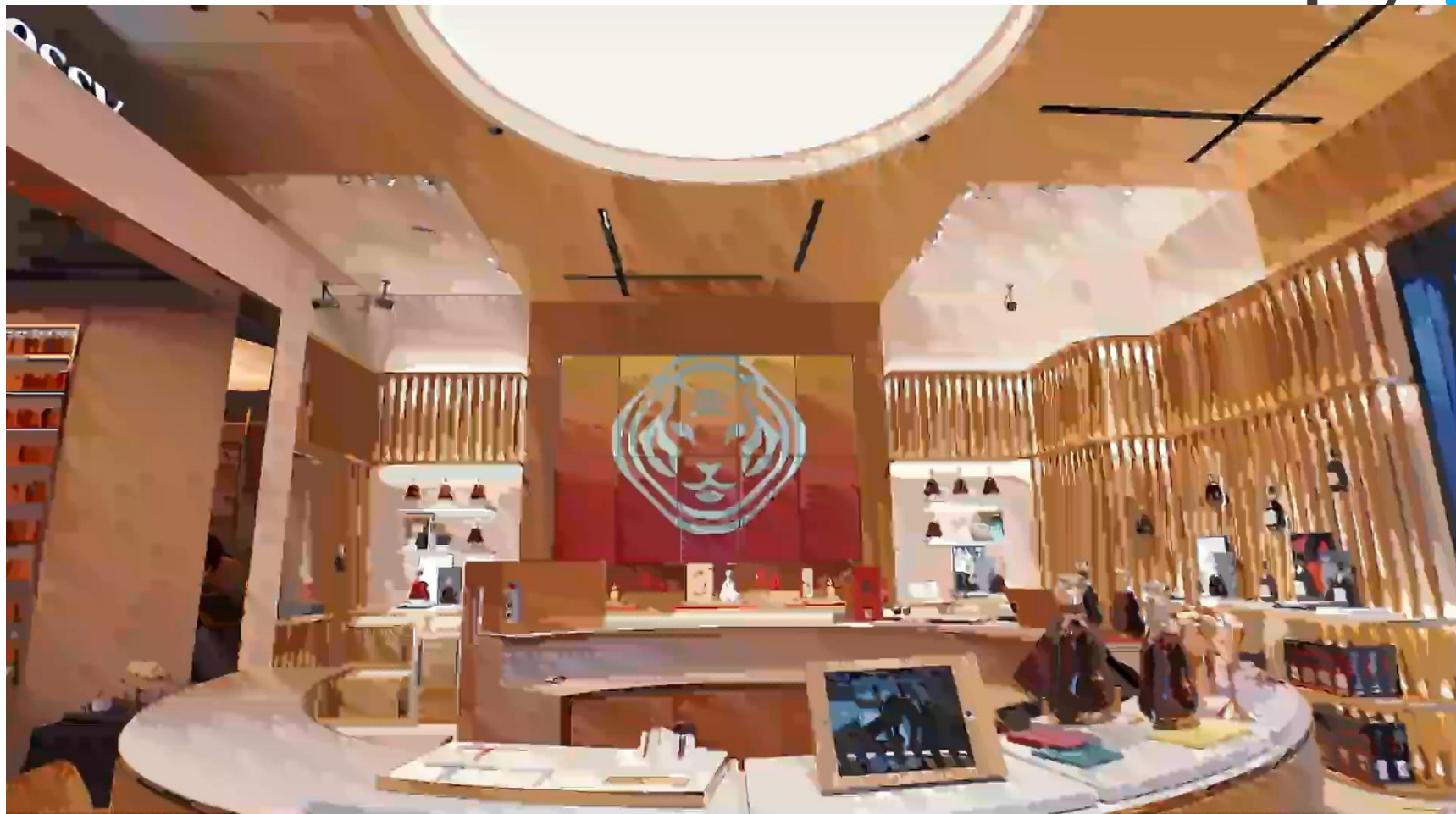
Black Diamond FX Rate

Better FX rate for Alipay CN wallet Top members

Extra VAT Refund

Extra refund on Alipay CN to boost spending power





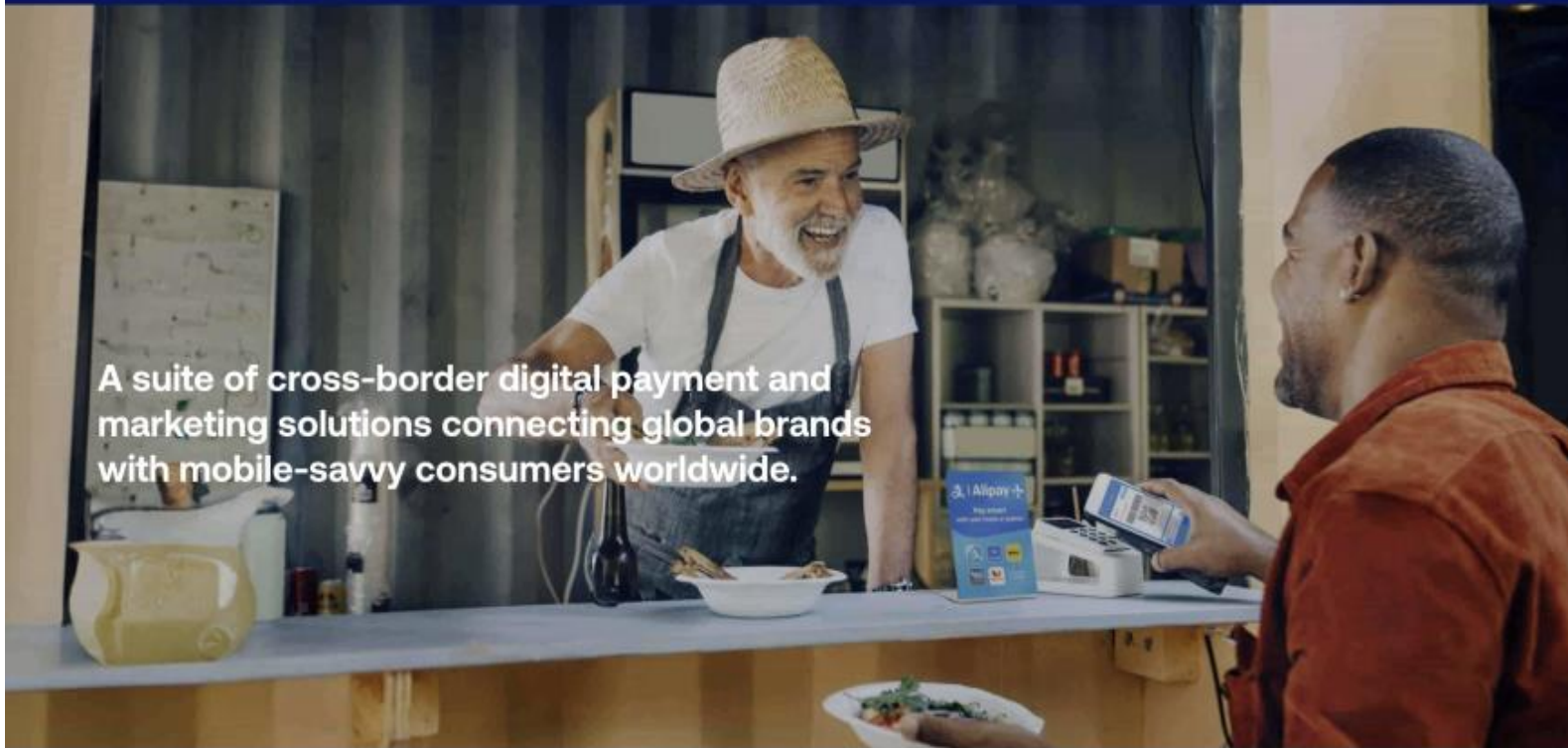
Alipay+ is the Official Sponsor of UEFA EURO2024



OFFICIAL PAYMENT PARTNER OF UEFA EURO 2024™



A suite of cross-border digital payment and marketing solutions connecting global brands with mobile-savvy consumers worldwide.



Thank you!

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