Digital commerce is driving the rise of alternative payments globally—with quite different outcomes across regions.

### Alternative Payments Methods (APMs)

<table>
<thead>
<tr>
<th>APM</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Digital/wallets (mobile/wallet Digital/credit card)</td>
<td>&gt;50%</td>
</tr>
<tr>
<td>Bank transfer</td>
<td>25-50%</td>
</tr>
<tr>
<td>Digital payments (Digital/mobile wallet, Bank transfer)</td>
<td>5-25%</td>
</tr>
<tr>
<td>Cash on delivery</td>
<td>&lt;5%</td>
</tr>
</tbody>
</table>

### Payments services account for more than 15% of global financial services revenues, and have de/d_efined the outcomes across regions globally—with quite different infrastructures producing a fragmented, or will the market consolidate, divergence?

Digital payments vary by region:

From 2017 to 2019, online sales and e-commerce payments have become an increasingly significant part of global payments. APMs have spread across a variety of industries and services, with a steady rise of customer preferences in mobile wallets. APMs have become an essential part of the digital commerce experience. The future is now — it’s everywhere.

A major event is Asia Pacific, where the APM space is gaining momentum. This is clearly evident, when the region’s growth rate for alternative payments from 2016 to 2019, far exceeds the world. New markets are also seeing an increase in alternative payments, including mobile wallet payments in Mexico, Philippines, Indonesia, and Malaysia. APMs are also playing a significant role in the delivery of payments, allowing consumers to pay for goods or services in a variety of manners.

### About PFIC

Panasonic Financial Institutions Corporation is a leading provider of financial services, and has a significant focus on the Alternative Payments industry. In the APMS, we have been an active participant, having been involved in the development and implementation of various solutions for more than 10 years. Our solutions are designed to help our clients achieve their financial goals, and to provide a seamless experience for their customers.

**PFIC chart of the month:**

**Share of alternative payments methods 2019**

<table>
<thead>
<tr>
<th>Region</th>
<th>Share of APMs</th>
</tr>
</thead>
<tbody>
<tr>
<td>North America &amp; Latin America</td>
<td>50%</td>
</tr>
<tr>
<td>Europe &amp; Africa</td>
<td>25%</td>
</tr>
<tr>
<td>Asia Pacific</td>
<td>15%</td>
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Digital/wallets (mobile/wallet Digital/credit card) | >50% |
Bank transfer | 25-50% |
Digital payments (Digital/mobile wallet, Bank transfer) | 5-25% |
Cash on delivery | <5% |

**Payment services are also critical, considering the alternative payments landscape.** APMs, including mobile/credit card, have been gaining momentum and engaging the consumer better, with a focus on the future of only banking. In this landscape, it is essential for financial institutions to understand the consumer’s expectations and how it is best to be prepared for any change.

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### Convergence or divergence?

While the future of alternative payments is definitively trending towards digital, it will be complicated, an offshoot of the payments industry, together with APMS. Consumers are increasingly demanding more convenient and secure payment methods, and banks are working to offer the best possible solutions for their clients.

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