Popular APMs in Nordic Countries

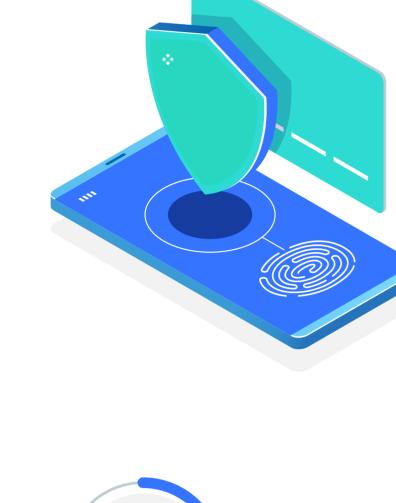
Alternate Payment Methods (APMs) offer new cashless payment options for online shoppers, reducing reliance on traditional banking. To thrive in the projected \$880bn European online shopping market by 2028, online merchants must accept payments in APMs, to welcome a wide range of shoppers.

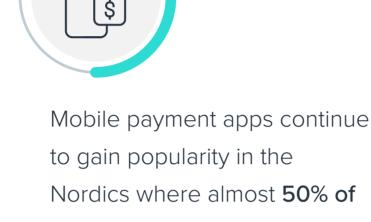




APMs are:

Did you know?





Nordics where almost 50% of all consumers use suche an app at least once a week.





online in 2019, 73% in 2021, and adoption is still on the rise.



Commerce leading at 66% (\$6tn).

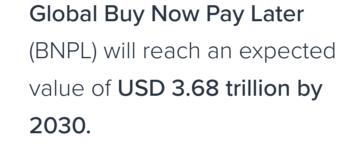


accounting for 52% of eCommerce payments globally.

Social Commerce continues to

increase and is expected to hit

\$1.2tn by 2025.



\$ \$ \$



banking because APMs diminish challenges associated with cross-border transactions, ensuring a positive customer experience. More reasons why customers love APMs:



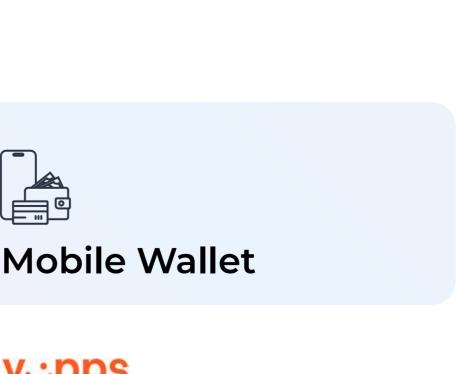
In Norway, close to 92% of the population shop online, so digital solutions are an absolute must.

Popular APMs in the Nordic Countries



Norway

BNPL Options



Klarna - Founded in Sweden in 2006, Klarna has a dominant position in Norway for BNPL purchases. Currently, nearly 25% of Norwegians

Klarna.

🕇 tillit Tillit – A new player in Norway's BNPL space, Tillit was only launched

in 2020.

Sweden

40% in the 18-44 yo demographic.

BNPL Options

dominates the Swedish BNPL

over the previous 12 months.

marketplace with 70% of Swedes

indicating they'd used the service

Sweden has a vibrant fintech sector that has produced

globally popular digital payment services like Swish and

Klarna. 25% of Swedes use APMs, with this number rising to

P PayPal

use BNPL in online shopping.

≰ Pay Apple Pay – A new entrant to the

Norway.

vepps

market, Apple Pay is facing challenges despite the widespread use of smartphones.

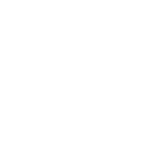
Vipps – With 3.9 million users Vipps

leads the way in Norway with a

dominant position in the market.

PayPal – A widely used method in

PayPal



Mobile Wallet

swish®

Swish - Originally designed for

commanding lead of 73% of the

market. It is far and away the

preferred choice of Swedes,

peer-to-peer payments, Swish has a

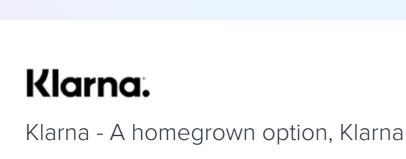
followed in a distant second at 14%

G Pay

25%

60%

33%



afterpay<> AfterPay & PayPal Pay Later - both compete with Klarna in Sweden,

share of the market.

Online commerce currently accounts for 60% of digital

the Danes' preference for the Dankort card - Denmark's

payments in the country. APMs are popular, rivaled only by

Denmark

national debit card.

\$ \$ \$

Klarna.

Denmark.

BNPL Options

Klarna is a popular BNPL option in

on 784 ecommerce stores in

Denmark. Klarna is currently installed

making them worthwhile alternatives

while still accounting for a substantial

≰ Pay Other alternatives include ApplePay and Google Pay.

by PayPal.

Mobile Wallet

MobilePay

Danish population.

≰ Pay

MobilePay is a popular digital wallet

G Pay

that is used by close to 70% of the

Apple and Google dominate the

smartphone market and this holds

true in Denmark, where Apple makes

up 60% of all device sales. Currently,

Apple Pay supports Dankort making

it the preferred choice for customers

PayPal Approximately 13% of Danish online shoppers used PayPal in 2021.

Finland

User privacy is of utmost concern and has been the

driving force behind the popularity and widespread

adoption of bank transfers (or net banking) in Finland.

choosing this payment method.

Klarna. Klarna - Available in Finland where it is used in about 10% of all eCommerce BNPL purchases.

SOFORT

BNPL Options

to make a BNPL purchase.

Sofort - Owned by Klarna, Sofort is a

popular option for customers looking

Trustly Only 23% of online purchases are made with mobile wallets in Finland as most consumers prefer services like Trustly that provide a direct link to a bank account.

Mobile Wallet

MobilePay

MobilePay - Though not as

widespread in Finland as it is in Denmark, is still used by nearly 2 million consumers in the country. **PayPal** PayPal - Another option in the mobile

payment market in Finland is PayPal

ApplePay and Google Pay are both

adopted as other countries in

used in Finland, though not as widely

G Pay

which is used by close to 21% of

online shoppers.

ÉPay

Europe.

As Europe's online shopping market soars towards a staggering \$880 billion by 2028, it's critical for merchants to stay ahead of the curve. With 73% of European users already embracing online shopping, the future is cashless.

Unlock Europe's eCommerce Potential with 2Checkout (now Verifone)

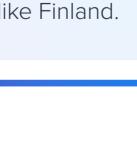
Why Choose 2Checkout (now Verifone)?

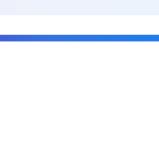
EXPAND YOUR REACH

Ensure your customer's APMs like Apple Pay, data privacy, which is Klarna, MobilePay, Vipps & especially critical in markets Google Pay. like Finland.



2Checkout is now





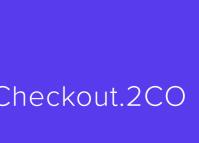
From Norway's Vipps lovers

to Denmark's MobilePay

users, serve them all.

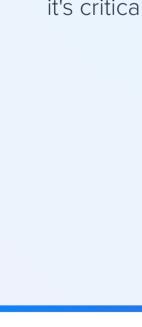
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