

RCCSTORE25

JUNE 3-4, 2025. TORONTO CONGRESS CENTRE.

PRESENTING SPONSOR



International Payment Trends Impacting the Retail Industry

Phil Hogg, President, Worldpay Canada Corporation

SESSION SPONSOR **worldpay**



We're your
**payments
people**



135

currencies

225

markets

146

countries

2.3t

in processed volume annually

1m

merchants supported
globally

52b

transactions
processed in the last year

60+

unique payment methods

24.7.365

dedicated customer service

We work with many of the world's

Best-known brands

Powering every aspect of how they take, make and manage payments.

Google

Expedia

wayfair

bet365



Coca-Cola



TESCO



airbnb



ZARA

UNIBET



Lenovo

Sotheby's



NETFLIX

amazon

Booking.com

POKERSTARS

agoda

QATAR
AIRWAYS
القطرية

UNITED

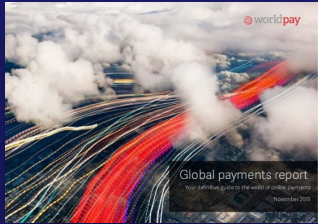
BRITISH AIRWAYS

Etsy

Walmart

DELTA

The past, present and future of payments



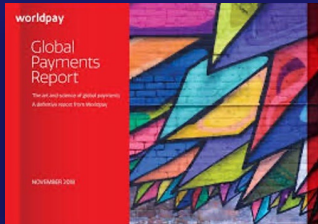
2015



2016



2017



2018



2020



2021



2022



2023



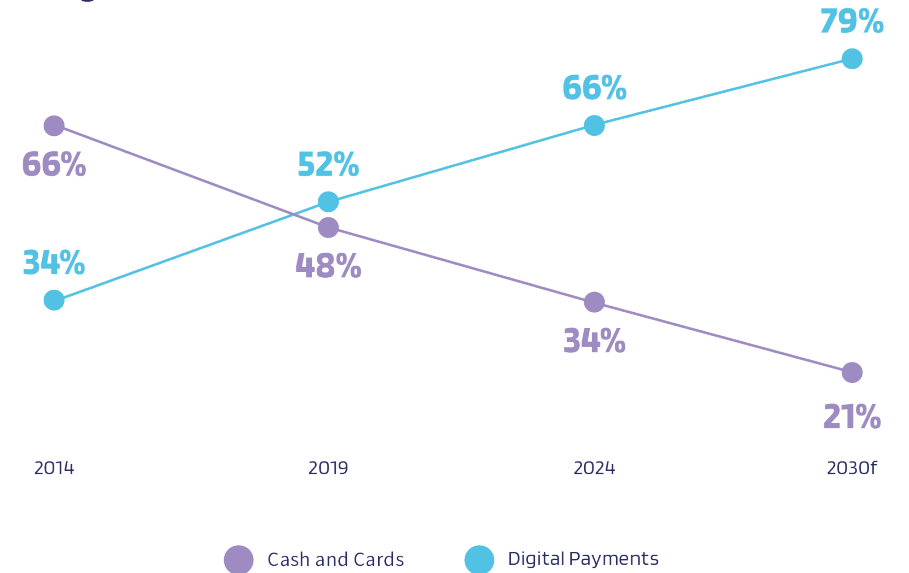
2024



A decade of payment innovation

The past decade has seen **relentless innovation** in consumer payments, resulting in a landscape **completely transformed** by digital payments (APMs) at the expense of traditional methods (cash and cards).

% of global e-com value 2014-2030f



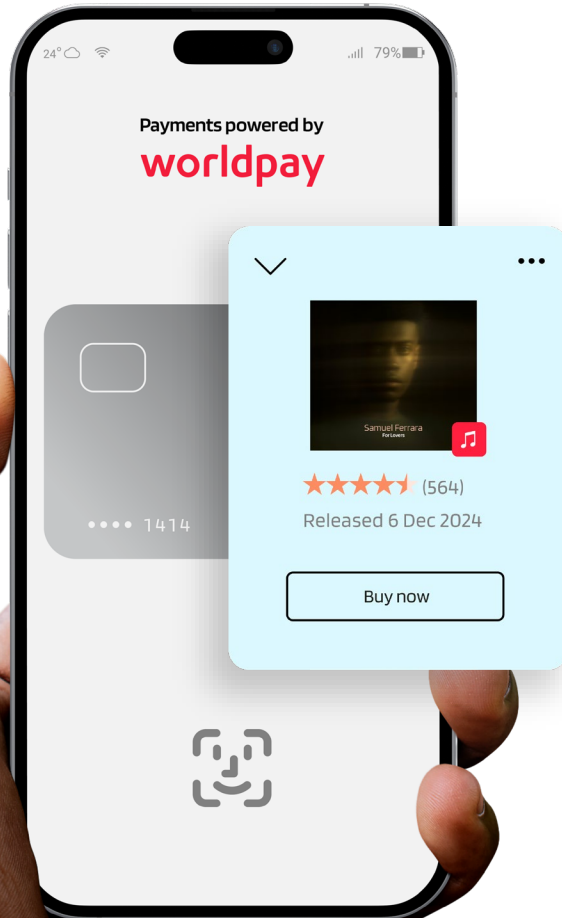
79%

Digital Payments grew from 34% of global e-com value in 2014 to 66% in 2024, and from 3% to 38% of POS spend

We forecast digital payments to account for 79% of global e-com value and 53% of POS in 2030

There's an app for that

The smartphone evolved to be **the command centre** of consumer shopping, changing the way we transact forever.



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Share of global e-commerce conducted via a mobile device

2014 Past

2024 Present

2030 Future

19%

57%

64%

Mobile's share of global e-commerce tripled from 19% in 2014 to 57% in 2024.

The value of global e-com transactions grew more than sixfold from 2014 to 2024

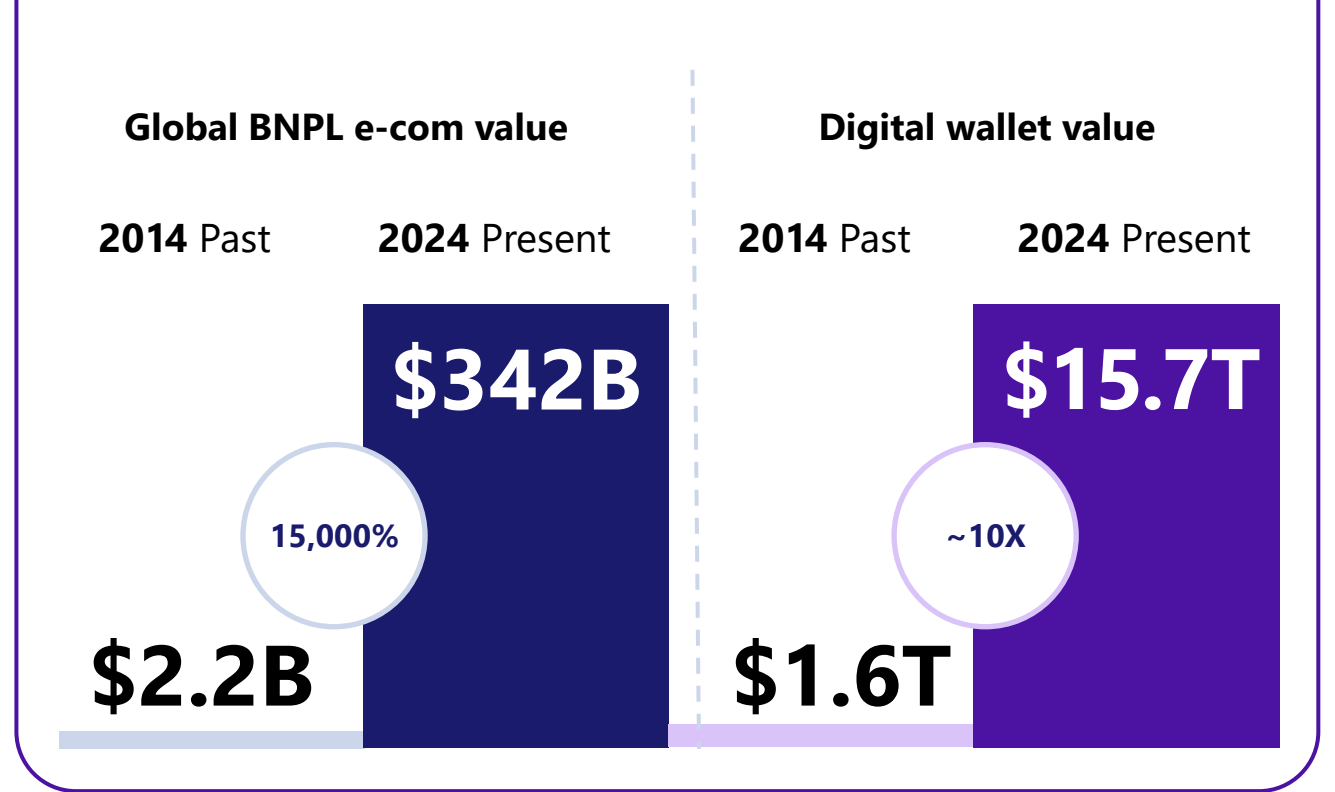
Number of smartphone users from 1bn in 2014 to 4.5bn in 2024

Fintechs drive innovation

Financial technology giants like Alibaba, Apple, Klarna and Mercado Libre **altered the payments paradigm** with digital wallets and buy-now-pay-later, forcing payment providers to innovate.



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Digital wallet value grew
~10X from \$1.6 trillion in 2014 to
\$15.7 trillion in 2024

BNPL e-com value grew 14,902% from
\$2.2 billion in 2014 to \$342 billion in 2024

Cards are **relevant** as ever

A new generation of payment innovators threaten card dominance, but the **card industry is responding with innovations** like Click to Pay, Visa's Flexible Credential and wallets like Paze.

65%



Card usage globally remains strong despite fierce competition and regulatory pressures

56% of wallets globally are funded by cards

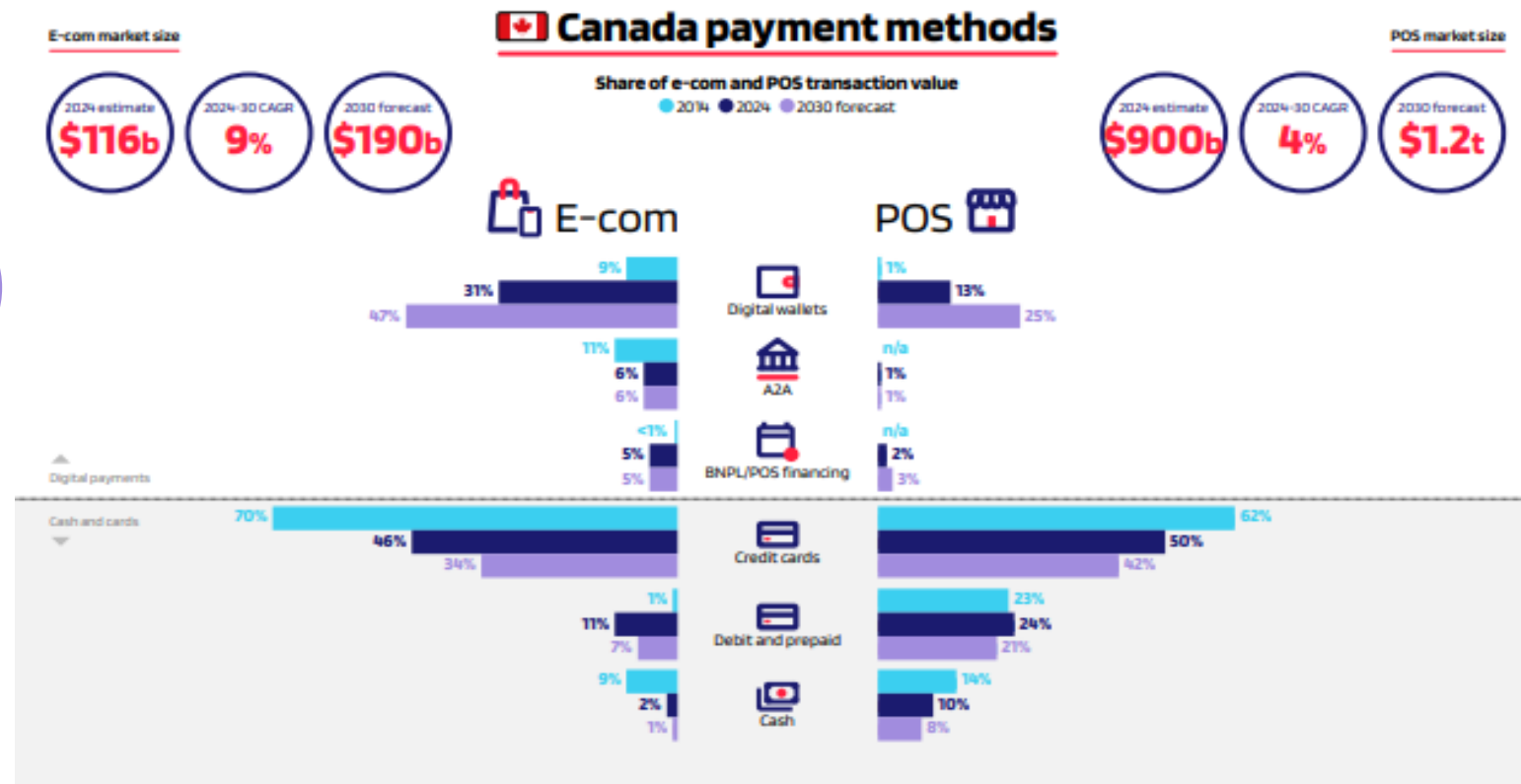
True value of cards in 2024 was 65% of all consumer spending

More (shopper) power to you

In retail, consumers now hold all the power and can **purchase almost anything they want, in any way they please, wherever in the world they are.** They expect the same convenience and choice to extend to their payments experience.

Smooth integration between the in-store and online experience is no longer enough, and the best omnichannel experiences encompass every touchpoint.

Pinar Koygun, senior director for retail at Worldpay, sets the scene: "Need to stay home today? You can use AR to try on that dress and pay in-app. Left your cards at home? You have them all in your digital wallet. Convenience really is the reigning retail king."



Webinar: Exploring Canadian Payment Trends

The past, present and future of payments:
Exploring Canadian consumer payment trends

Tuesday, June 10 | 11am – Noon EST

Hear from:

Phil Hogg, President, Worldpay Canada – Moderator

Jon Purther, Director of Research, Payments Canada

Holly Thompson, Sr. Manager, Global Payments, Microsoft



Thank you