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Fulfill Your Cross Border Destiny

The New Normal
for 2021

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Fulfill Your Cross-Border Destiny in 2021: Three In-Market Experts discuss the New Normal



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MERCHANT
PAYMENTS
ECOSYSTEM



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State of **Global** **Cross-Border** Digital Commerce



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87%

of Global eCommerce Leaders See Cross-Border Sales **Critical** to their Long-Term Success

What's Most Important to Cross-Border Success?



44%

Quick Delivery



41%

Easy Checkout



41%

Convenient Payment Methods



Shoppers Abandon Experiences That Are not 'Local'



47% of cross-border shoppers cited 'safe way to pay' as a driver



73% of cross-border shoppers want to pay in local currency



45% of cross-border shoppers feel uncomfortable making a purchase in a foreign currency

Only **35%** of global
ecommerce leaders
feel fully prepared to
handle an international
transaction.



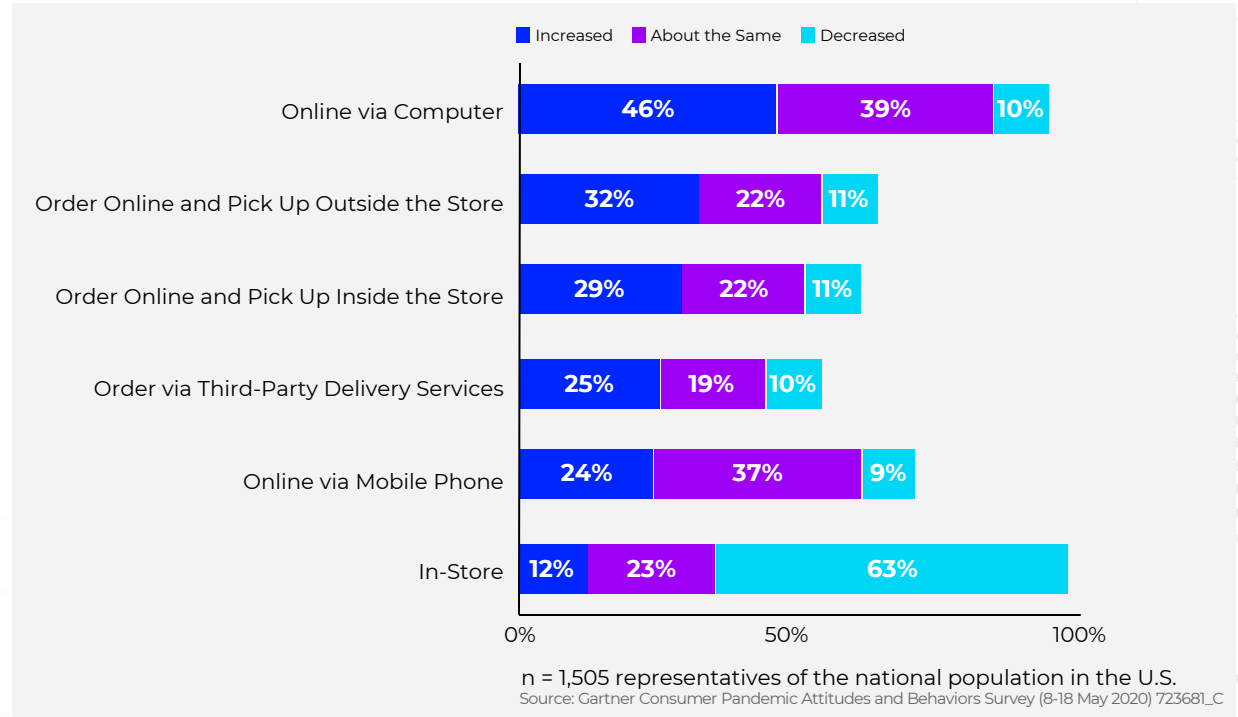
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Key Driver:

COVID19 Has Shifted Your Shoppers' Behavior...For Good

Pandemic Effects - Contactless Payment

Percentage of Consumers Whose
Frequency of Shopping in the
Following Ways Has Changed in
the Past 2 Months





Global & Regional Trends - Key Drivers of Expansion



European

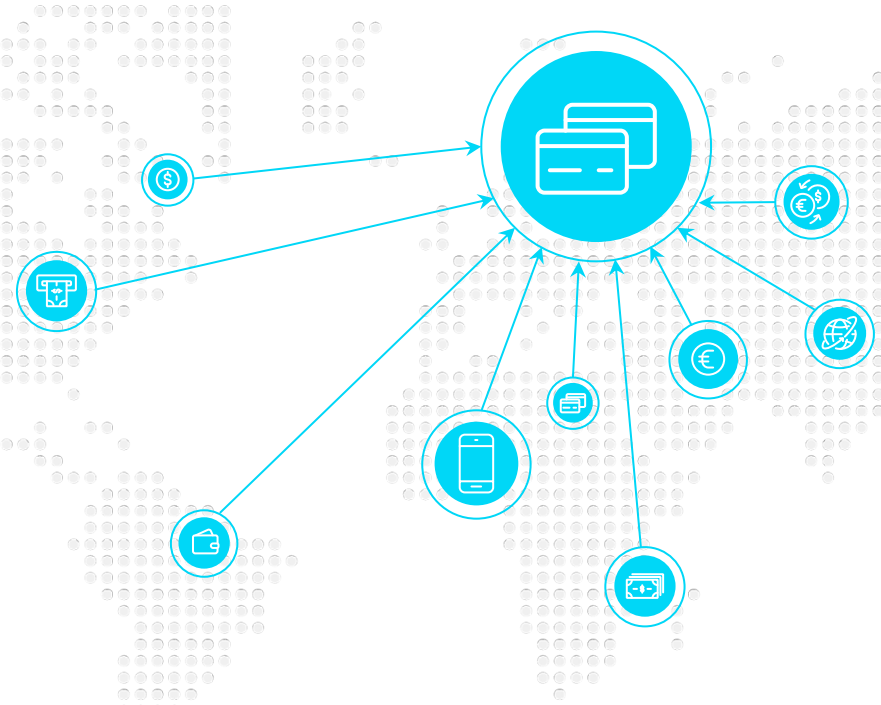
merchants need to
accelerate expansion
to new markets

Global

expansion strategy it
is not only about
Improving approval
rate or reducing cost

Cross Border Challenges - B2C

- Moving from a card-based environment to a fragmented universe
- Local payment experiences
- Manage a unified client Journey across all jurisdictions and payment methods



Cross Border Challenges - B2B



Payout to your
downstream
suppliers



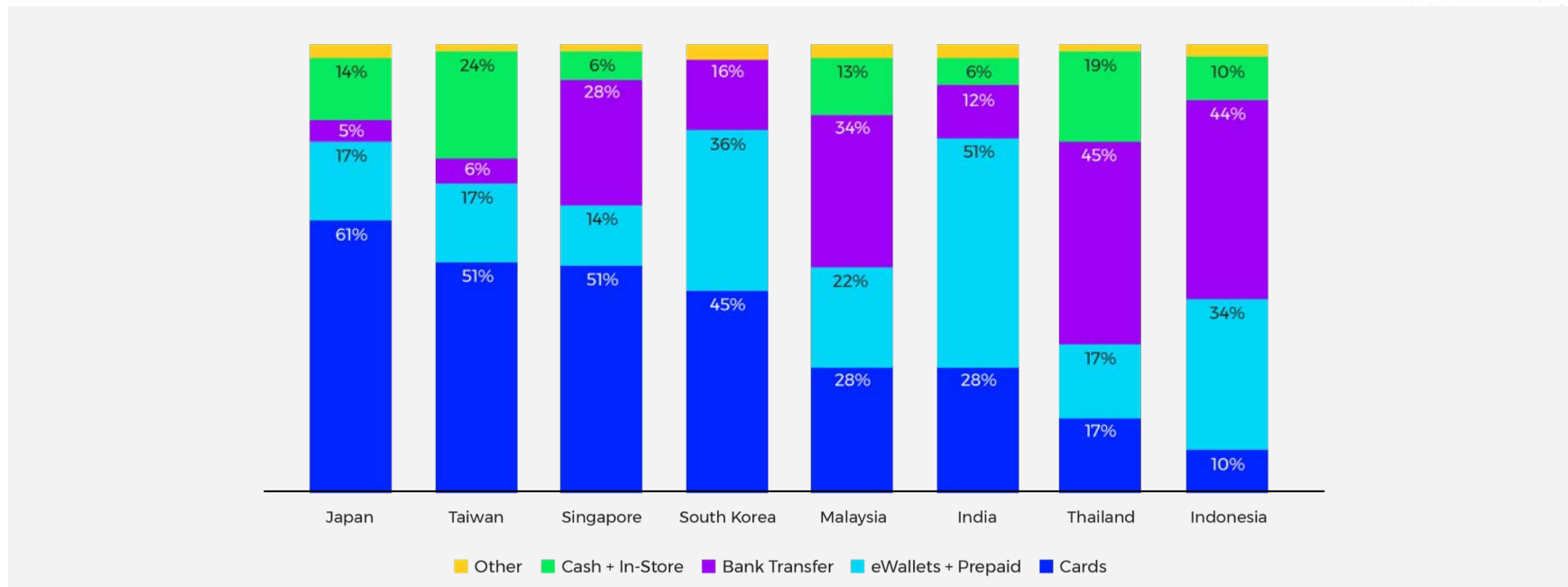
Collection from
your global
partners



Reconciliation across all payment
methods and currencies

APAC: The World's Largest eCommerce Market

Payment Preferences by Country



Source: Rapyd Asia Pacific eCommerce and Payments Guide 2020

APAC: Insights for Successful Expansion

Embrace “Hyper-Local” Customer Experiences

Remember that shopping culture and key days vary in every market

Shipping and fulfillment are critical to building buyer trust

Embrace social as a channel, and in-app messaging with buyers

User Experience Matters

Localize your Checkout and include locally-preferred payment methods

Deliver a great mobile experience, it's the dominant channel

Localize product content, purchase experience, and offer promos!

LATAM: A High Growth Market Opportunity

20

Discrete
Markets

200M

Unbanked
Individuals

19.4%

Retail eCommerce Sales
Growth in 2020

Cash and voucher systems are popular for the large number of unbanked as well as those that do have bank accounts

- Online adults that prefer to pay with cash
 - Argentina: 70%
 - Mexico: 62%
- Less than 20% of online purchases in Brazil use cards that work internationally

Tip Growing opportunities to provide a linkage between the non-digital payment world

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LATAM: Insights for Successful Expansion

Take advantage of scalability and easy of adoption

Identify key partners that operate across multiple markets

Adopt all local payment methods

Be aware of local payment and cultural preferences

Aim for increased efficiency and reduced operational costs

What is the Winning Roadmap for **Cross-border Success?**



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Questions?



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Thank You!

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