

Same game – different rules:

How payment methods differ among fashion ecoms accross Europe

Top offered payment methods besides Credit Cards



Germany
Payment by invoice



Netherlands
Bank transfer



Poland
Bank transfer



UK
PayPal



Italy
Bank transfer



Russia
Cash on delivery



France
PayPal



Sweden
Payment by invoice



Turkey
By installment

Local heroes should not be underestimated

Credit and debit cards – in many countries local cards, often co-branded with Visa or Mastercard, are strongly preferred by customers



Carte Bancaire



Mir



**PostePay
Nexi (aka CartaSi)**



Troy

Bank transfer – in NL and PL bank transfers are strongly dominated by local providers



Przelewy24

PayU

dotpay



Digital wallets – although PayPal dominates in a number of countries in Europe, local providers are stepping on its toes



Cash on delivery (COD) – used to dominate the Eastern European market but is rapidly losing its share – so what is next?

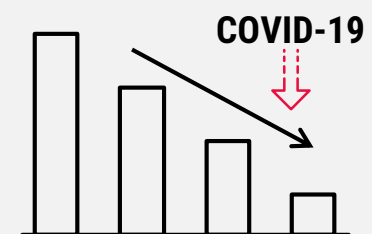
Transactions paid with COD



70%



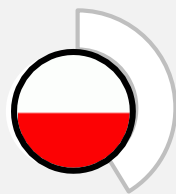
10%



Installment payments are offered more often



93%



53%



33%



33%



31%



29%



13%

General research notes:

- Data is based on desktop research of fashion webshops in DE, UK, FR, NL, SE, IT, PL, RU, TR; N= 140
- Findings of the infographic originate from Arvato's study „E-commerce payment trends worldwide – An analysis of 10 selected countries and their specific trends“: <https://bit.ly/3o8cTrl>

SCAN ME



<https://bit.ly/3o8cTrl>

Would you like to know more?
Download the full study!

Any questions? Please reach out to us!

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