**Same game – different rules:**

*How payment methods differ among fashion ecoms across Europe*

**Top offered payment methods besides Credit Cards**

- **Germany**: Payment by invoice
- **UK**: PayPal
- **France**: PayPal
- **Netherlands**: Bank transfer
- **Italy**: Bank transfer
- **Sweden**: Payment by invoice
- **Poland**: Bank transfer
- **Russia**: Cash on delivery
- **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)

- **Bank transfer** – in NL and PL bank transfers are strongly dominated by local providers
  - Przelew24
  - PayU
  - dotpay

- **Digital wallets** – although PayPal dominates in a number of countries in Europe, local providers are stepping on its toes
  - tinaba
  - blik
  - Yandex Money

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

**Installment payments are offered more often**

- **Sweden**: 93%
- **Poland**: 53%
- **Italy**: 33%
- **Russia**: 33%
- **Germany**: 31%
- **UK**: 29%
- **Turkey**: 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

**COVID-19**

Transactions paid with COD

- **Russia**: 70%
- **Poland**: 10%

**Any questions? Please reach out to us!**

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**Download the full study!**