



**GLOBAL PAYMENT REGULATION
& AUTHENTICATION**

2021 REPORT



Introduction 2021

Welcome to the third edition of the Global Payment Regulation Report!

The past year has been a roller coaster for online payments, with soaring online sales revenues amid the global COVID-19 pandemic. European merchants barely had time to take a breath before issuers began enforcing Strong Customer Authentication (SCA) from January 2021. So how has it panned out so far?

In January, Denmark was so eager to implement SCA that it moved the enforcement date forward by two months, resulting in total confusion and mass declines. But it wasn't only Denmark having problems – France, Germany and many other countries had a rocky start to the year.

At the start of the year, 3D Secure 2 was performing worse than 3D Secure 1, and we heard reports of implementation issues and confusion from many merchants.

However, it looks like some of the early issues are subsiding in some countries, as shown in the performance data in this report.

We've collected data on millions of 3D Secure transactions from February – April to share high-level issuer country performance.





SOME REPORT HIGHLIGHTS

- Overall, 3D Secure 1 performance has improved in most countries
- North American issued cards have an extremely high success rate on both 3D secure versions
- Some leading European eCommerce markets show poor performance on 3D Secure 2
- Issuers offering Mastercard and Discover cards are more prepared for 3DS version 2.2 which will enable exemptions
- Card scheme responses to our 3D Secure server about **support for trusted seller exemption** are coming back with high blank or false responses – this may cause issues for merchants

NOTES ON THE DATA IN THIS REPORT

During the early stages of the 3D Secure 2 roll-out we're seeing lots of performance fluctuations. Our figures are based on the transactions we can see and know to be correct.

If you have any questions around how we collect this data and our authentication services work, please contact us via [ravelin.com](https://www.ravelin.com).

• In this report:

• **3D Secure 1** refers to version 1.0.2

• **3D Secure 2** refers to version 2.1.0 unless specified as 2.2

• **Frictionless payments** occur when authentication is attempted and the payment is successfully authorized without a challenge - this is only possible with 3D Secure 2.



Global statistics

3D Secure success rates on card schemes globally

	3D SECURE 1	3D SECURE 2.1
AMERICAN EXPRESS	100%	97%
	14%	2%
Diners Club INTERNATIONAL	N/A	90%
maestro.	84%	1%
mastercard	88%	78%
VISA	92%	31%



	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	87%	13%
	84%	16%
	32%	68%
Authentication success rate	91%	55%
	92%	61%
	97%	99%
Percentage of frictionless payments		46%
		53%
		89%



Issuer readiness by card scheme

We monitor issuer readiness through messages from card schemes received by our 3D Secure server.

Through BIN range analysis, we can see what percentage of issuers offering these specific card schemes support different 3DS versions and features. It's important to note that even if a card scheme can support a version/feature, it doesn't mean that all issuers offering the card are able to support it too. This adds to the complexity around issuer readiness around PSD2 and SCA for merchants.

Issuers offering Mastercard and Discover cards are better prepared for 3DS 2.2 than the current dominant 3DS 2.1. This may be because the later version allows for exemptions.

These high number of blank or negative responses around support for trusted listing could be a sign that information is often not sent to 3D Servers correctly, and this might cause issues for merchants hoping to use this exemption.

3D SECURE 2 VERSION READINESS

	2.1.0	2.2.0
AMERICAN EXPRESS	100%	0%
 mastercard	36%	64%
Discover	25%	75%
VISA	52%	48%

SUPPORT FOR BROWSER FINGERPRINTING

	YES	NO
AMERICAN EXPRESS	11%	89%
 mastercard	74%	26%
Discover	85%	15%
VISA	55%	45%

SUPPORT FOR TRUSTED SELLER EXEMPTION

	YES	NO	BLANK
AMERICAN EXPRESS	0%	1%	99%
 mastercard			100%
Discover	1%	99%	
VISA	0%	100%	



GLOBAL STATISTICS

Australia

Australia's ecommerce market is the **10th largest** in the world. Around 70% of the population buy online, with fashion being the largest category. Australian consumers are among the most likely to buy online from overseas. Ecommerce sales in Australia grew by a **massive 57% year-on-year** for the 12 months ending in December 2020 - breaking buying records and accelerating the market by at least 3 years.

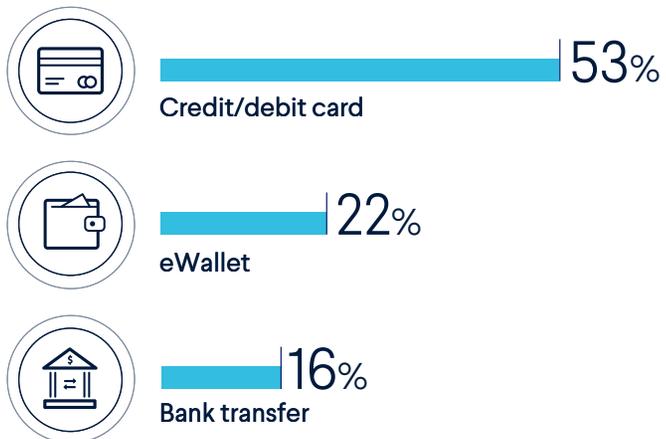
NATIONAL COMPETENT AUTHORITY

Reserve Bank of Australia and the Australian Payments Network (AusPayNet)

SCA STATUS

From 2019: the CNP Fraud Mitigation Framework requires SCA when a merchant's fraud rate is above the recommended rate for two consecutive quarters.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	65%	35%
Authentication success rate	89%	17%
Percentage of frictionless payments		52%



GLOBAL STATISTICS

Austria

Around 70% of Austrians shop online, and the number of eCommerce users is expected to grow 15% to 7 million users in Austria by 2024. The fashion industry is **Austria's biggest ecommerce category** based on net sales, but online traffic dropped by 10% during the Covid-19 pandemic. The pandemic shifted online traffic to supermarkets (up 35%) sports equipment (up 24%) and retail tech (up 7%).

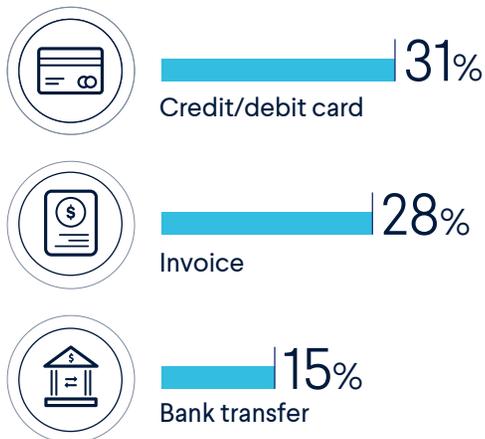
NATIONAL COMPETENT AUTHORITY

Financial Market Authority

SCA STATUS

From March 2021: all in-scope, non-authenticated transactions will be soft declined.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	48%	52%
Authentication success rate	87%	67%
Percentage of frictionless payments		16%




GLOBAL STATISTICS
Belgium

Belgium's ecommerce market was worth **€10.26 billion** in 2020, which was a 10% decrease from 2019. Due to the pandemic, Belgians bought more products online, especially electronics, but fewer services. Belgian's ecommerce market was a late bloomer, so it faces tough competition from nearby markets, such as the Netherlands and Germany.

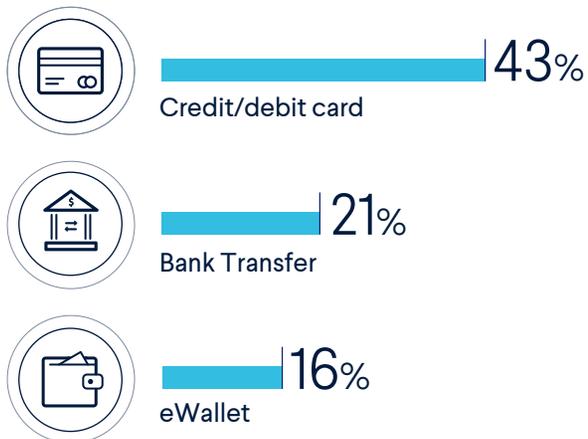
NATIONAL COMPETENT AUTHORITY

National Bank of Belgium

SCA STATUS

From 18 May 2021: SCA enforcement for all in-scope transactions.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	97%	3%
Authentication success rate	86%	16%
Percentage of frictionless payments		8%

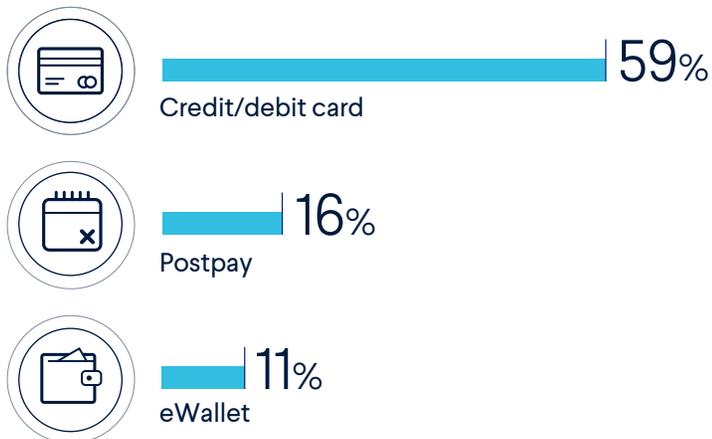


GLOBAL STATISTICS

Brazil

Brazil is the biggest ecommerce market in South America and the **14th largest ecommerce** market globally. The market is **heavily mobile oriented**, and this trend is set to continue even further. In Brazil, 3D Secure is mandated for debit card payments. The pandemic overlapped with a reduction in the ratio of fraud to online transactions in Brazil. **Mercado & Consumo** reported that online sales grew faster than online fraud attempts between January and May 2020, with attempted fraud accounting for 1.5% of transactions, compared to 3.47% in 2019.

TOP THREE ONLINE PAYMENT METHODS



NATIONAL COMPETENT AUTHORITY

Brazilian Central Bank

SCA STATUS

Two-factor authentication is required on transactions made using domestic-issued debit cards within Brazil.

3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	22%	78%
Authentication success rate	94%	77%
Percentage of frictionless payments		29%



GLOBAL STATISTICS

Bulgaria

Bulgaria's ecommerce market is growing quickly - it **increased by 41%** in 2020 and is expected to reach **US\$874m in 2021** and show double-digit growth to reach **US\$1,411m by 2025**. The market is still in the early stages, with only 35% of the population buying online in 2020. The three largest online stores in Bulgaria account for around 15% of the online revenue.

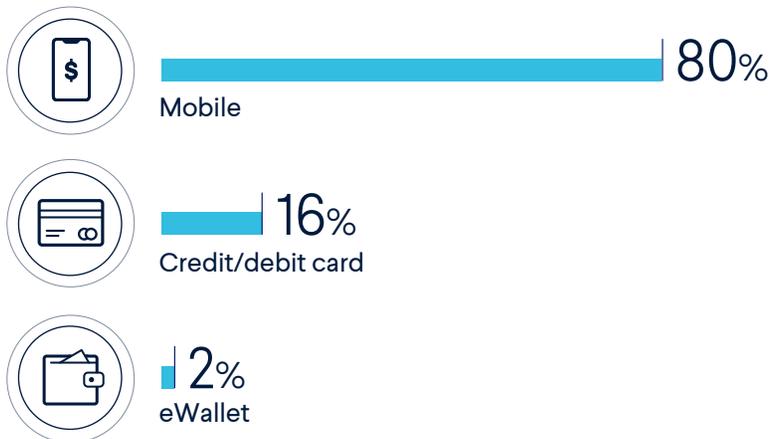
NATIONAL COMPETENT AUTHORITY

Bulgarian National Bank

SCA STATUS

Publicly communicated SCA enforcement date: 1st January 2021.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	74%	26%
Authentication success rate	79%	36%
Percentage of frictionless payments		33%




GLOBAL STATISTICS
Canada

Canada has the ninth largest market for eCommerce with a revenue of **US\$30 billion** in 2020. **Double-digit growth** is predicted to 2023, as the pandemic has led to a long-term shift to online shopping. Before the pandemic, **four in five (79%) of Canadian adults** said they spent only 20% or less of their total shopping budget online. By April 2020, over a third (38%) said they intended to spend more than this once the pandemic had passed.

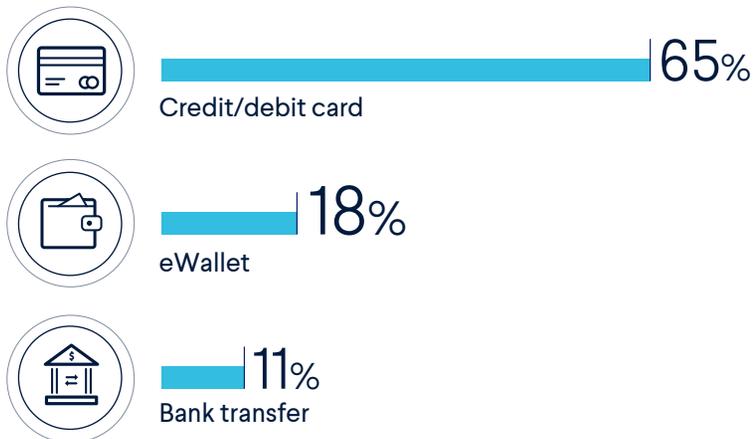
NATIONAL COMPETENT AUTHORITY

Department of Finance

SCA STATUS

No regulation has been announced yet. The card schemes have announced the end of support for 3D Secure 1.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	30%	70%
Authentication success rate	99%	63%
Percentage of frictionless payments		47%



GLOBAL STATISTICS

China

China has the world's largest ecommerce market, around three times as big as the US market in second place. Online sales account for 35% of the country's total retail sales. Mobile payments are ubiquitous in China, with even 92% of internet users from small towns and villages using mobile payments more often than cash or credit cards. The majority of transactions are mobile payments made by QR code. The majority of payments in China are made by Alipay, WeChat Pay and UnionPay.

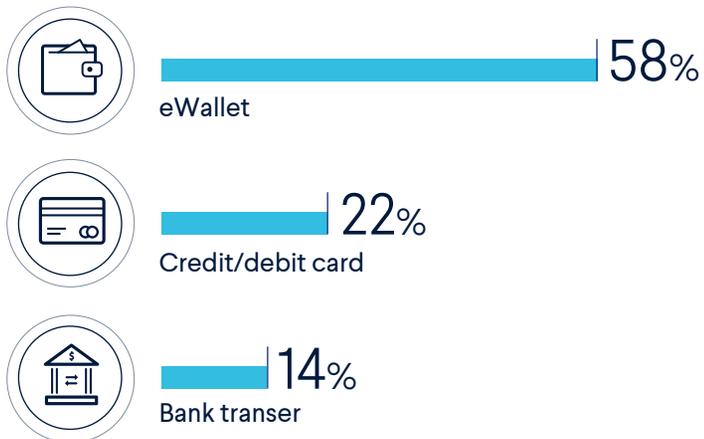
NATIONAL COMPETENT AUTHORITY

China's Central Bank

SCA STATUS

From 2017, QR code transactions above 500 yuan are subject to additional security checks

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	83%	17%
Authentication success rate	100%	5%
Percentage of frictionless payments		0%



GLOBAL STATISTICS

Croatia

Since joining the EU in 2013, Croatia’s ecommerce has shown steady growth, which has been furthered by the global pandemic. A **2020 survey from eCommerce Croatia** and found that 61% of internet users made at least one online purchase, with 36% of surveyed buying online each month. The largest segment is fashion, projected to reach sales of **US\$360m in 2021**. Interestingly, in May 2021, **none of the major grocery chains** have launched new home delivery services in response to the pandemic and growth in ecommerce.

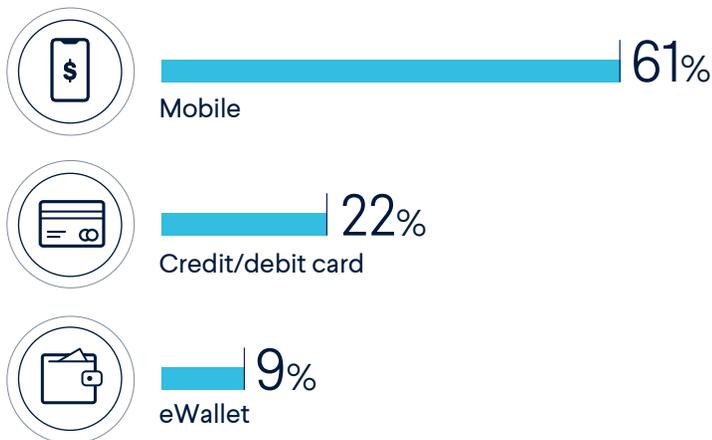
NATIONAL COMPETENT AUTHORITY

Croatian National Bank for Credit Institutions and Croatian Financial Services Supervisory Agency for Investment Firms

SCA STATUS

No public comment - assumed SCA enforcement date: 1st January 2021.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	4%	96%
Authentication success rate	94%	69%
Percentage of frictionless payments		0%



GLOBAL STATISTICS

Cyprus

As with the rest of the world, the pandemic has accelerated online purchasing in Cyprus and increased adoption. Around **90% of the population** has internet access, but a smaller proportion regularly shop online. This is set to change in the future, as many companies have set up their own websites and social media pages, and online banking is becoming more widely used.

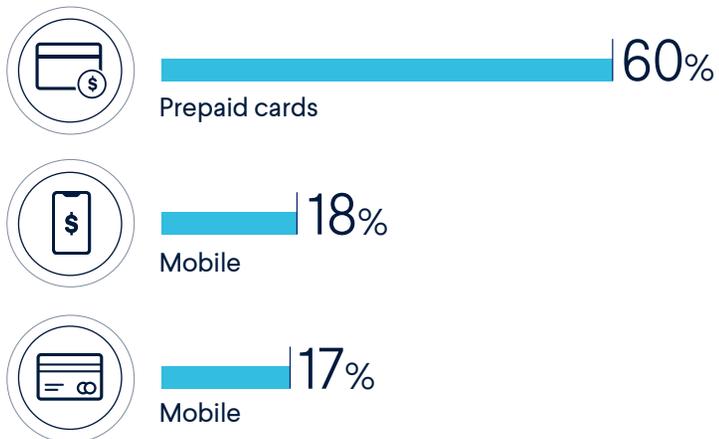
NATIONAL COMPETENT AUTHORITY

Bank of Cyprus

SCA STATUS

Publicly communicated SCA enforcement date: 1st January 2021.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	13%	87%
Authentication success rate	95%	93%
Percentage of frictionless payments		20%



GLOBAL STATISTICS

Czech Republic

Around 60% of the population shops online, with the top categories for purchases as clothing and food and drink. A recent study revealed that the **Czech Republic witnessed a 40% increase** in online sales in 2020. Similarly to what we've seen in other countries, **supermarkets, sports equipment and electronics** saw sales surge.

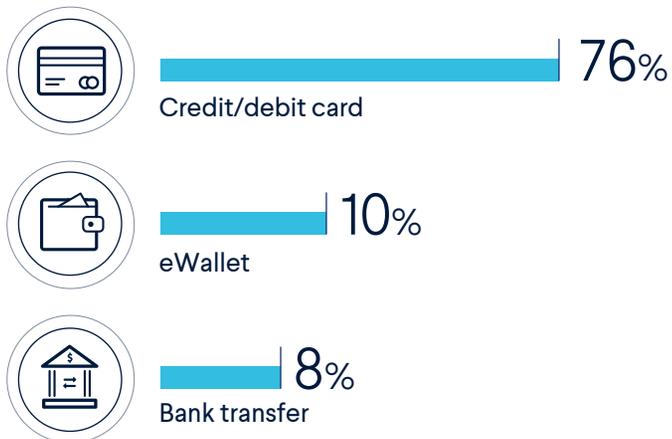
NATIONAL COMPETENT AUTHORITY

Czech National Bank

SCA STATUS

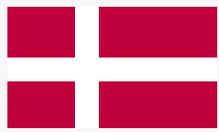
Publicly communicated SCA enforcement date: 1st January 2021.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	3%	97%
Authentication success rate	92%	83%
Percentage of frictionless payments		38%



GLOBAL STATISTICS

Denmark

At the start of 2021, we saw startling discrepancies around how Danish issuers managed 3D Secure. This could be because the Danish Financial Supervisory Authority had previously set the SCA enforcement date for March 2021, and then later announced that it had changed to 11th January at the last minute. It's likely that this has caused a lot of confusion and disrupted payments for Danish-issued cards. This has begun to change, but there are still signs of some teething problems.

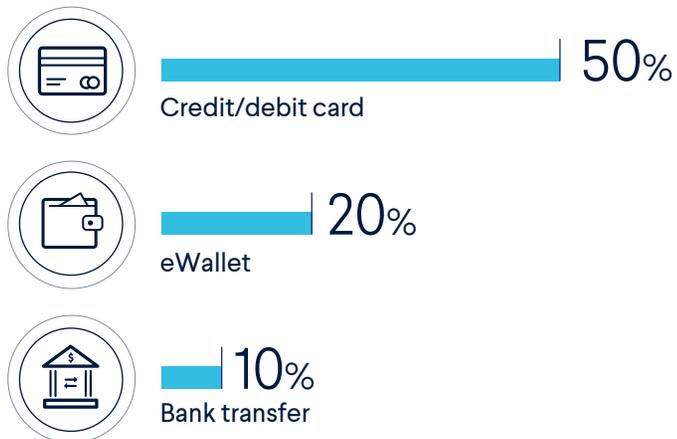
NATIONAL COMPETENT AUTHORITY

Danish Financial Supervisory Authority (Finanstilsynet)

SCA STATUS

Full SCA enforcement was brought forward, to 11 January 2021 (previously mid-March 2021).

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	2%	98%
Authentication success rate	78%	20%
Percentage of frictionless payments		0%



GLOBAL STATISTICS

Estonia

Estonia has a good internet infrastructure and over 90% of the population has internet access. This supports the shift to online buying accelerated by the pandemic. The fastest-growing Estonian e-commerce markets are **ridesharing and food courier services**.

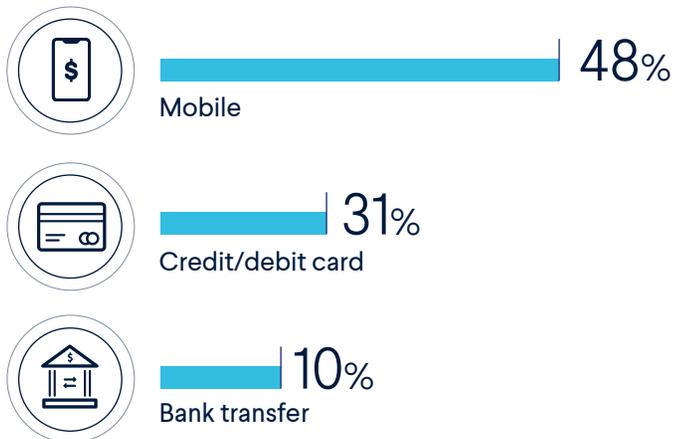
NATIONAL COMPETENT AUTHORITY

Financial Supervision Authority (Finantsinspektsioon)

SCA STATUS

No public comment - assumed SCA enforcement date: 1st January 2021.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	1%	99%
Authentication success rate	100%	94%
Percentage of frictionless payments		33%



GLOBAL STATISTICS

Finland

The Finnish ecommerce market is popular, and the comparative price to brick-and-mortar purchases is favorable. Euromonitor reports that **84% of Finns shop online** with purchases of home technology and clothing leading the way. As recently as 2019, **around 70% of payments** were made using online banking, however this is starting to shift towards card payments and alternative payments.

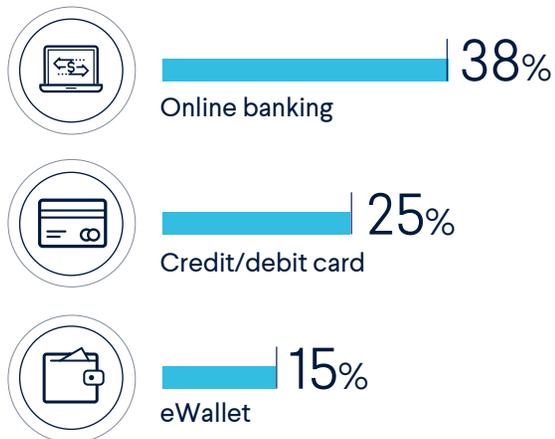
NATIONAL COMPETENT AUTHORITY

Finanssivalvonta (Fin-FSA)

SCA STATUS

Publicly communicated SCA enforcement date: 1st January 2021.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	4%	96%
Authentication success rate	75%	89%
Percentage of frictionless payments		8%




GLOBAL STATISTICS
France

France has a strong ecommerce market - it's the sixth largest globally and third largest in Europe. Increasing numbers of the French population are **buying online and spending more**. France has a **strong sharing economy**, with 60% of internet users using it for renting homes, car sharing, and grouping purchases from producers. French consumers commonly buy and sell on online marketplaces - marketplace sales account for over 30% of total e-commerce sales.

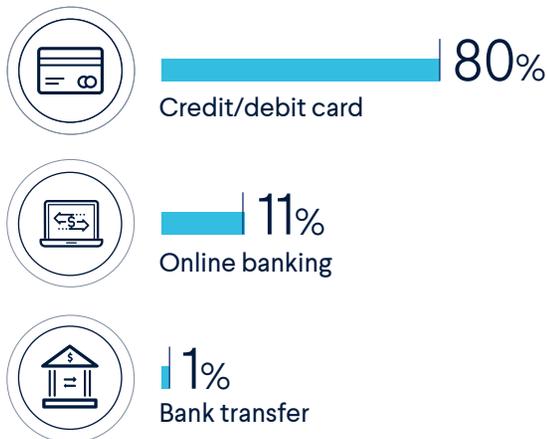
NATIONAL COMPETENT AUTHORITY

French Prudential Supervision and Resolution Authority (Autorité de contrôle prudentiel et de Resolution)

SCA STATUS

From 15 May 2021: SCA enforcement for all in-scope transactions.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	95%	5%
Authentication success rate	85%	5%
Percentage of frictionless payments		0%



GLOBAL STATISTICS

Germany

Germany has a robust ecommerce market, the second largest in Europe. German online shoppers are more cautious about paying by card online. In previous years, **invoicing was the most popular** method for digital payments, but this has shifted to bank transfers and digital wallet payments. German shoppers are also fairly discerning - **price comparison websites** are very popular and Germans have a very high returns rate - **it can be as high as 50%**.

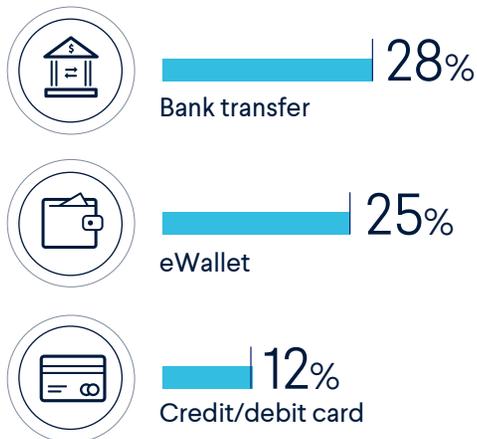
NATIONAL COMPETENT AUTHORITY

Federal Financial Supervisory Authority (BaFin) and Bundesbank

SCA STATUS

From March 2021: SCA enforcement for all in-scope transactions.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	81%	19%
Authentication success rate	70%	88%
Percentage of frictionless payments		17%




GLOBAL STATISTICS
Greece

Greece's ecommerce market grew by 25% in 2020, and has room left to grow as only around 50% of the population are online shoppers. The food and drink ecommerce economy showed strong growth as **more consumers ordered food online** to avoid risks during the pandemic.

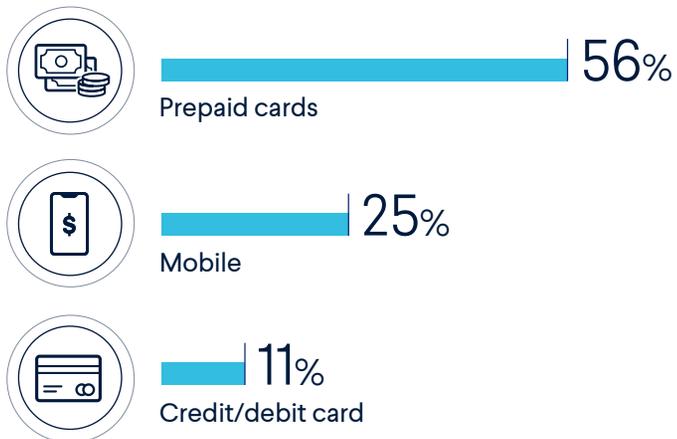
NATIONAL COMPETENT AUTHORITY

Bank of Greece

SCA STATUS

Publicly communicated SCA enforcement date: 1st January 2021.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	<1%	>99%
Authentication success rate	69%	88%
Percentage of frictionless payments		11%



GLOBAL STATISTICS

Hungary

Hungary's ecommerce market has had a slower start than other countries, but the Hungarian Government is supporting this sector to **drive productivity and innovation**. Traditionally dominated by **cash payments both instore and online**, 2020 saw the **introduction of laws** for stores to offer cashless payments.

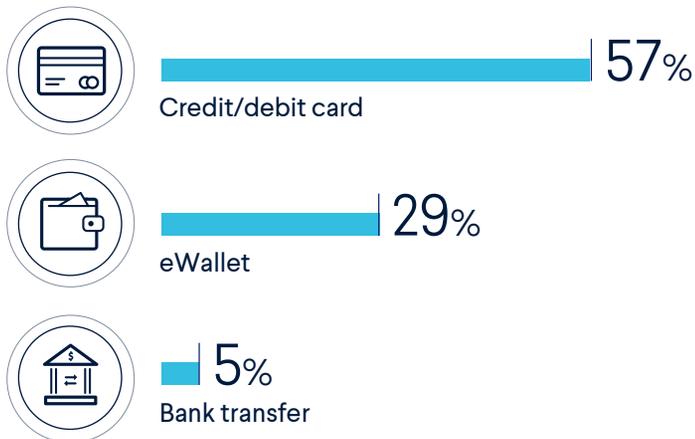
NATIONAL COMPETENT AUTHORITY

Central Bank of Hungary

SCA STATUS

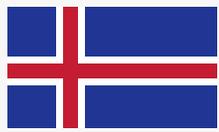
Publicly communicated SCA enforcement date: 1st January 2021.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	<1%	>99%
Authentication success rate	82%	96%
Percentage of frictionless payments		72%



GLOBAL STATISTICS

Iceland

Iceland is among the top countries in the world in terms of internet use, with a penetration rate close to 100%. Iceland's consumers shop online from foreign platforms, such as AliExpress, which offers low-cost Chinese-made products. Icelanders are also **increasingly purchasing goods** from American and European retailers online. Although it is not a member of the European Union, Iceland follows the EU e-commerce regulations, including PSD2.

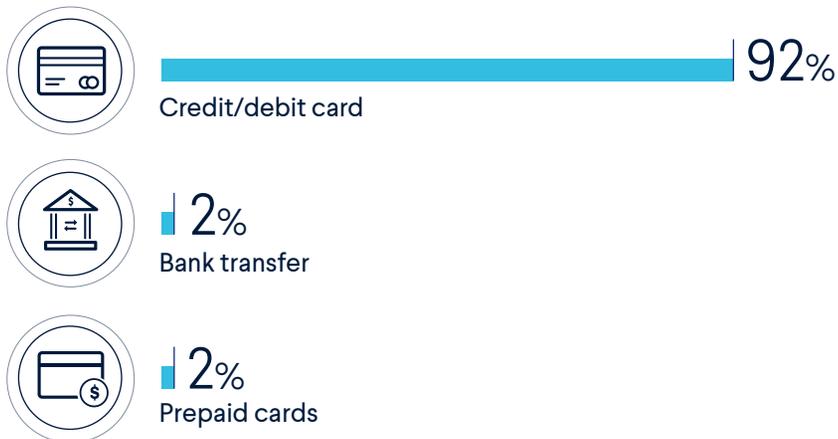
NATIONAL COMPETENT AUTHORITY

Financial Supervisory Authority

SCA STATUS

Publicly communicated SCA enforcement date: 1st January 2021.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	84%	16%
Authentication success rate	98%	93%
Percentage of frictionless payments		75%



GLOBAL STATISTICS

India

India's ecommerce market is a fast-growing opportunity for online sellers. The sector has consistently expanded at **double-digit rates** in recent years. Despite such explosive growth, online sales still only account for less than 5% of retail sales, and so India has one of the greatest untapped revenue pools globally.

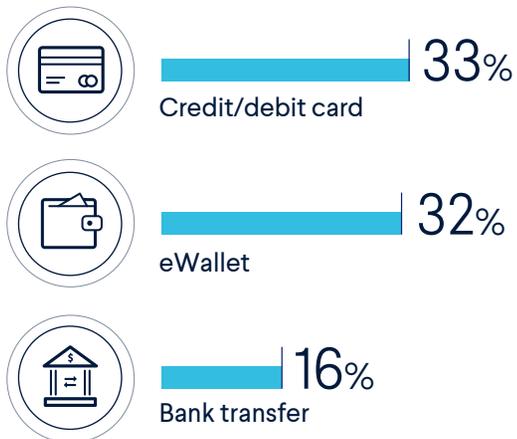
NATIONAL COMPETENT AUTHORITY

Reserve Bank of India

SCA STATUS

Two-factor authentication is required for all domestic debit and credit card transactions over Rs 2000.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

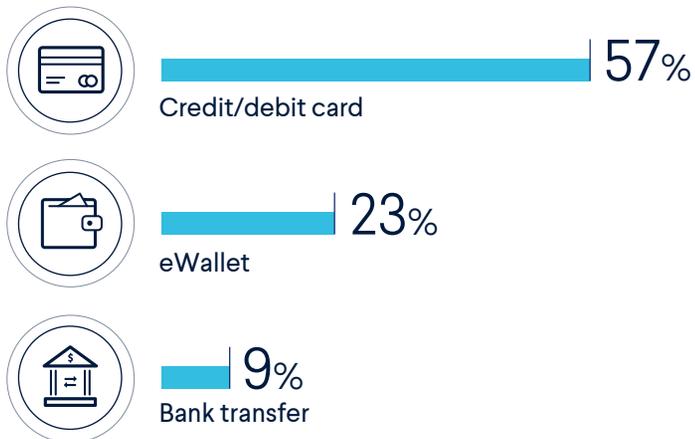
	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	95%	5%
Authentication success rate	100%	46%
Percentage of frictionless payments		13%




GLOBAL STATISTICS
Ireland

The Irish ecommerce industry has grown by an **average of 14%** annually between 2015 - 2020. As with other countries, the pandemic drove Irish consumers online in unprecedented numbers. Ireland had three separate lockdowns with non-essential stores closed for over four months. Retailers migrated online and shipping volumes multiplied - Fastway Couriers saw a 70% increase in 2020.

TOP THREE ONLINE PAYMENT METHODS



NATIONAL COMPETENT AUTHORITY

Central Bank of Ireland

SCA STATUS

Full enforcement will be introduced in July 2021. Remaining dates on roll-out plan:

- May 2021: all in-scope, non-authenticated transactions will be soft declined above €250.
- Jun 2021: all in-scope, non-authenticated transactions will be soft declined above €150.

3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	5%	5%
Authentication success rate	99%	18%
Percentage of frictionless payments		17%




GLOBAL STATISTICS
Italy

Italy's ecommerce market is growing, and consumers are increasingly embracing online shopping, despite the country's broadband infrastructure moving a little slower. Similarly to France, online marketplaces are popular with Italian shoppers. Many Italian consumers also use price comparison sites before buying online and prioritise free delivery and returns. Online fraud levels in Italy are lower than other European countries, and the roll-out of PSD2 is expected to maintain or further lower the fraud rate

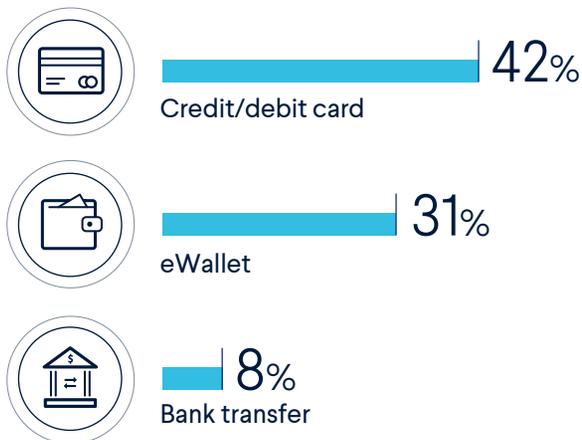
NATIONAL COMPETENT AUTHORITY

Bank of Italy (Banca d'Italia)

SCA STATUS

From 1st April 2021: SCA enforcement for all in-scope transactions.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	73%	27%
Authentication success rate	69%	3%
Percentage of frictionless payments		0%




GLOBAL STATISTICS
Latvia

Latvia has a growing ecommerce market offering real opportunities for online sellers. The pandemic led to a broadening of delivery networks and **cross-border shopping is strong in Latvia**, with AliExpress, eBay, Wish all key players. **Mobile ecommerce is growing in popularity** and may overtake desktop ecommerce sales in the future.

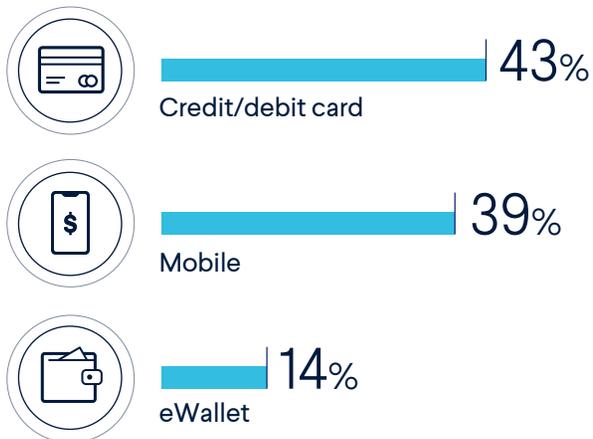
NATIONAL COMPETENT AUTHORITY

Financial and Capital Market Commission (FKTK)

SCA STATUS

No public comment - assumed SCA enforcement date: 1st January 2021.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	2%	98%
Authentication success rate	97%	94%
Percentage of frictionless payments		48%



GLOBAL STATISTICS

Lithuania

Lithuania's ecommerce market is predicted to grow by 5% annually to 2025. Clothing and footwear was the largest market segment for sales in 2020. Third-party merchants like Amazon, EliExpress and eBay are increasingly popular, overtaking the former Lithuanian market leader Pigu.lt.

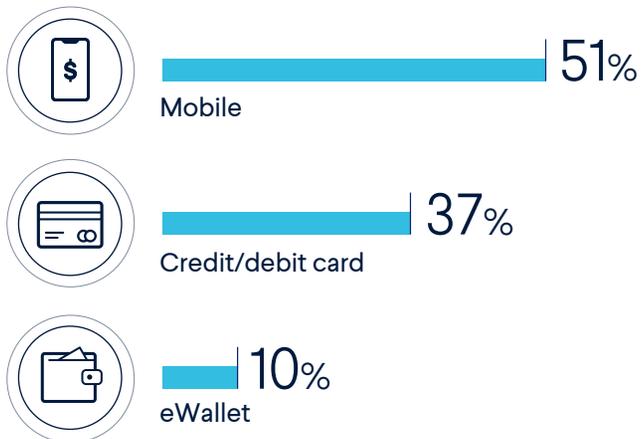
NATIONAL COMPETENT AUTHORITY

Bank of Lithuania

SCA STATUS

Publicly communicated SCA enforcement date: 1st January 2021.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	2%	98%
Authentication success rate	83%	22%
Percentage of frictionless payments		76%



GLOBAL STATISTICS

Luxembourg

Luxembourg is a small country with a population of around 610,000. Due to the country's size, consumers often shop from foreign sites, particularly German online stores. Luxembourg's population is also largely made up of nationals from neighbouring countries including Portuguese, French and Germans. This may also explain why holidays and ticketing are a popular online purchase.

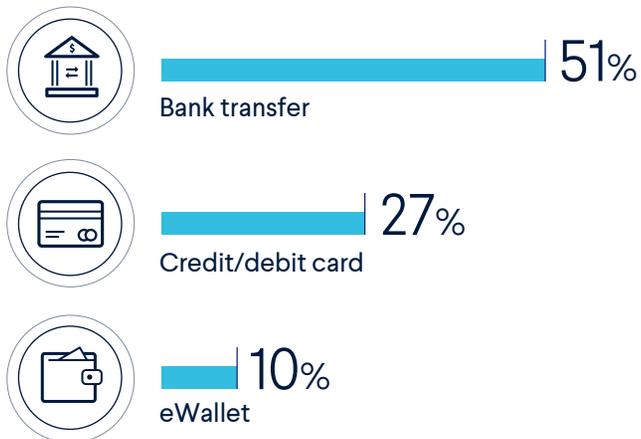
NATIONAL COMPETENT AUTHORITY

Commission de Surveillance du Secteur Financier

SCA STATUS

Publicly communicated SCA enforcement date: 1st January 2021.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

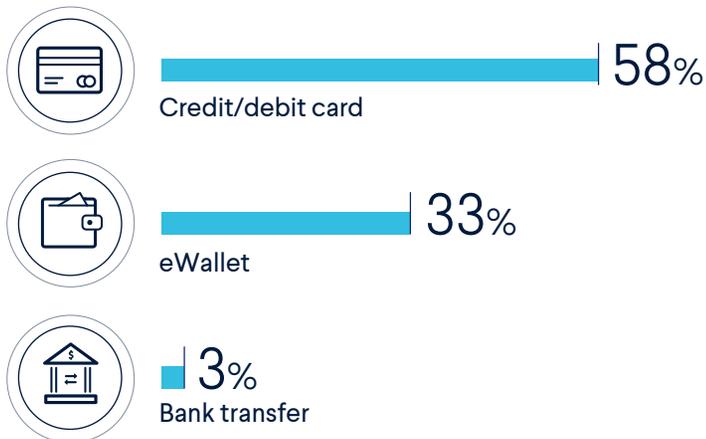
	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	93%	7%
Authentication success rate	89%	95%
Percentage of frictionless payments		7%



 GLOBAL STATISTICS
Malta

Mobile internet use is growing in Malta - The **Malta Communication Authority** reported that 82% of Malta’s consumers accessed the internet on their smartphones in 2020, versus 59% in 2016. Digital marketing has a powerful influence on buyer behavior, with 45% completing a purchase after viewing an online ad. Currently, online sales are mainly through foreign sites, but there is a clear **predisposition** toward buying from local websites.

TOP THREE ONLINE PAYMENT METHODS



NATIONAL COMPETENT AUTHORITY

Central Bank of Malta and Malta Financial Services Authority

SCA STATUS

Publicly communicated SCA enforcement date: 1st January 2021.

3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	9%	91%
Authentication success rate	89%	77%
Percentage of frictionless payments		17%




GLOBAL STATISTICS
Netherlands

The Dutch ecommerce market grew by 7% in 2020 with online sales in the Netherlands making up around 10% of the total retail industry. Cross-border ecommerce sales to Dutch consumers increased by 37% in the second half of 2020, highlighting the opportunities for foreign online merchants. During the pandemic peak in 2020, the Dutch online **grocery sector did not grow as much** as in other countries, suggesting Dutch consumers prefer offline grocery shopping.

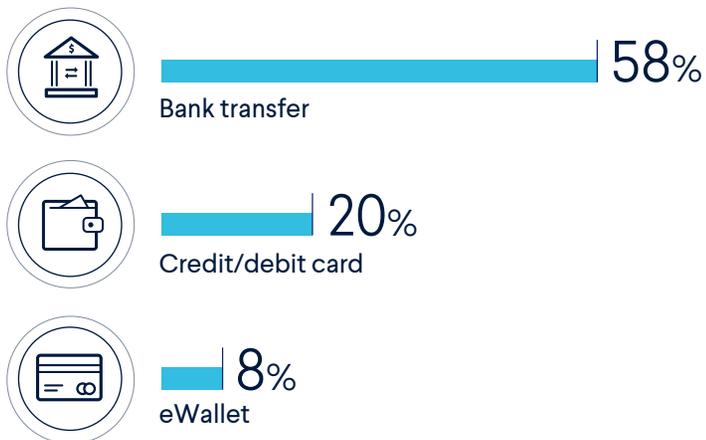
NATIONAL COMPETENT AUTHORITY

De Nederlandsche Bank

SCA STATUS

Publicly communicated SCA enforcement date: 1st January 2021.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	86%	14%
Authentication success rate	85%	54%
Percentage of frictionless payments		72%




GLOBAL STATISTICS
Norway

A huge 98% of the Norwegian population have access to the internet and 65% regularly shop online every month. Norway did not enforce pandemic closures as strictly as other countries, but ecommerce still surged as a result of shoppers being more cautious about a physical shopping experience. The largest ecommerce segment is fashion with a projected market volume of US\$1,969m in 2021.

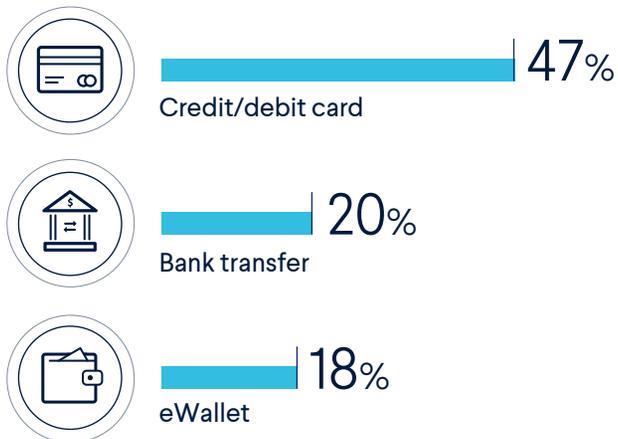
NATIONAL COMPETENT AUTHORITY

Financial Supervisory Authority of Norway (Finanstilsynet)

SCA STATUS

Publicly communicated SCA enforcement date: 1st January 2021.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	9%	91%
Authentication success rate	88%	86%
Percentage of frictionless payments		0%



GLOBAL STATISTICS

Poland

In 2020, Poland was one of the fastest growing ecommerce markets in Europe. The number of online stores is **increasing every year**, with around **11,000 new ecommerce** websites and online stores launched. Polish consumers shop online often, and the proportion shopping from international stores is also increasing. The largest ecommerce player in Poland is Allegro, however its status is threatened by **Amazon's announcement it will launch in Poland**.

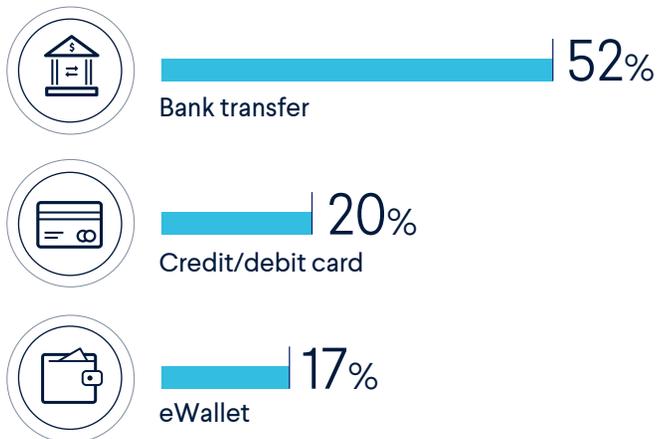
NATIONAL COMPETENT AUTHORITY

Polish Financial Supervision Authority

SCA STATUS

Publicly communicated SCA enforcement date: 1st January 2021.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	14%	86%
Authentication success rate	86%	9%
Percentage of frictionless payments		12%



GLOBAL STATISTICS

Portugal

The top online stores in Portugal are **Zalando, Amazon, Euronics, IBS, and BonPrix**. A large proportion of Portuguese consumers buy from foreign stores - in 2019, **cross-border commerce in Portugal was worth €163 billion** and **53% of consumers made online purchases from abroad**. Portuguese ecommerce fraud rates are lower than European averages.

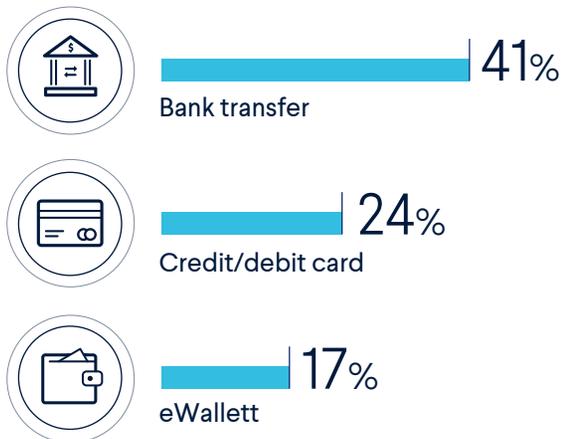
NATIONAL COMPETENT AUTHORITY

Banco de Portugal

SCA STATUS

Publicly communicated SCA enforcement date: 1st January 2021.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	75%	25%
Authentication success rate	89%	50%
Percentage of frictionless payments		2%



GLOBAL STATISTICS

Romania

Romania was significantly impacted by the pandemic in 2020. Ecommerce was already on a **steep upward curve**, this was amplified by the pandemic and the market grew by **almost 40%**. Home delivery services improved dramatically, which continues to drive the development of the ecommerce sector.

NATIONAL COMPETENT AUTHORITY

National Bank of Romania

SCA STATUS

Publicly communicated SCA enforcement date: 1st January 2021.

TOP THREE ONLINE PAYMENT METHODS



56%
Credit/debit card



24%
eWallet



10%
Cash on delivery

3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	86%	14%
Authentication success rate	88%	82%
Percentage of frictionless payments		5%



GLOBAL STATISTICS

Slovakia

Slovakia has a growing ecommerce market, with up to 65% buying on **mobile** devices. Similarly to elsewhere, the pandemic has accelerated the shift from physical stores to online shopping. Slovak consumers are price conscious and look to comparison sites and **social media** for reviews.

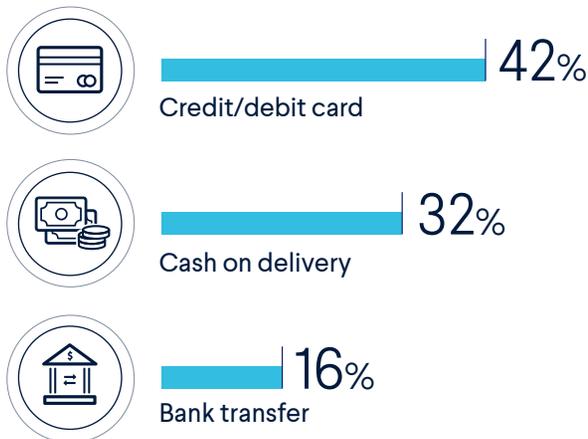
NATIONAL COMPETENT AUTHORITY

National Bank of Slovakia

SCA STATUS

No public comment - assumed SCA enforcement date: 1st January 2021.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	7%	93%
Authentication success rate	96%	78%
Percentage of frictionless payments		0%



GLOBAL STATISTICS

Slovenia

The most significant segment in the Slovenian ecommerce market is **fashion**, making up 30% of the Slovenian ecommerce revenue. Slovenian consumers are **more likely to shop** for Slovenian-owned goods than for foreign brands, but they still buy from foreign online stores - primarily from Germany.

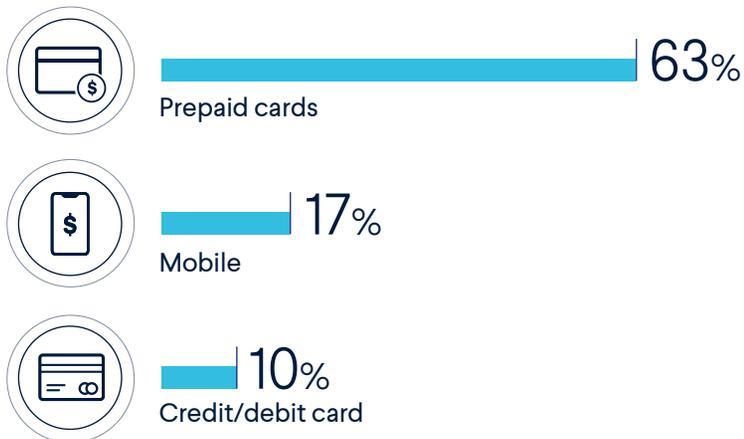
NATIONAL COMPETENT AUTHORITY

National Bank of Slovenia

SCA STATUS

Publicly communicated SCA enforcement date: 1st January 2021.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	83%	17%
Authentication success rate	100%	35%
Percentage of frictionless payments		56%



GLOBAL STATISTICS

South Africa

South Africa's ecommerce market **grew by 24% in 2020** and **is predicted to continue** to grow by at least 10% until 2025. Due to the pandemic, Visa found that **64% of South Africans bought groceries online** for the first time. The pandemic also meant that **international sellers in South Africa were negatively impacted** by supply-chain disruption, and local sellers benefitted by adding new products and services. **Delivery start-ups** have also seen demand explode - for example Pick n Pay PIKJ.J, Checkers and OneDayOnly.

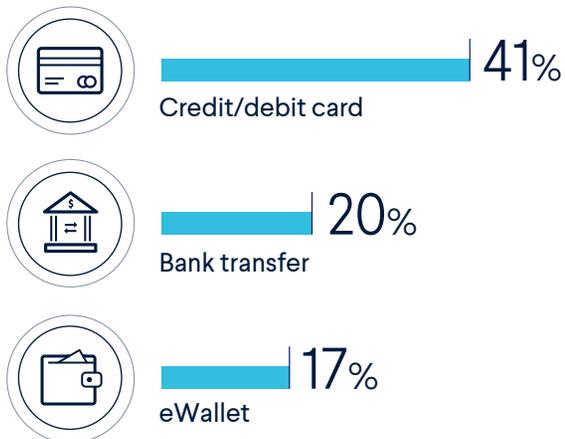
NATIONAL COMPETENT AUTHORITY

Payment Association of South Africa

SCA STATUS

Since 2014, all ecommerce merchants are required to implement two-factor authentication on all credit card transactions.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	96%	4%
Authentication success rate	92%	95%
Percentage of frictionless payments		0%



GLOBAL STATISTICS

Spain

Spain has the 4th largest ecommerce market in Europe and there are **strong cross-border sales** opportunities. In 2020, **58% of the Spanish population** bought at least one product online. The ecommerce market grew by 24% in 2020, but there is clearly still room for **further development**.

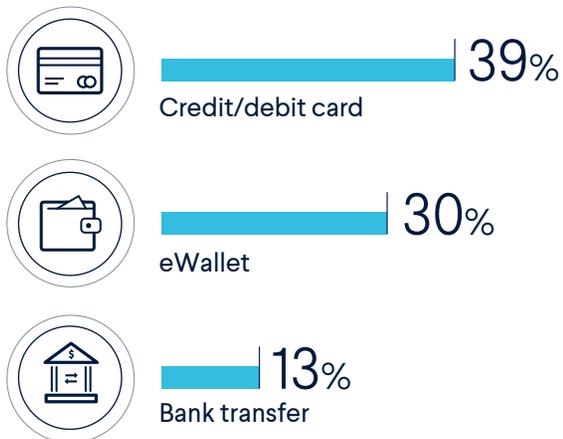
NATIONAL COMPETENT AUTHORITY

Banco de España

SCA STATUS

From 1st March 2021: SCA enforcement for all in-scope transactions.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	96%	4%
Authentication success rate	92%	95%
Percentage of frictionless payments		0%



GLOBAL STATISTICS

Sweden

Over 70% of Swedes regularly shop online and this looks likely to increase. Sweden benefits from a strong economy, solid delivery infrastructure and some internationally recognised power brands based in the country - including IKEA, H&M and Electrolux. **Amazon launched in Sweden** in 2020 on the back of the ecommerce boom led by the pandemic

NATIONAL COMPETENT AUTHORITY

Financial Supervisory Authority (Finansinspektionen)

SCA STATUS

Publicly communicated SCA enforcement date: 14th September 2020.



30%
Credit/debit card



25%
Buy Now Pay Later



20%
Bank transfer

3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	11%	89%
Authentication success rate	85%	1%
Percentage of frictionless payments		66%



GLOBAL STATISTICS

United Kingdom

UK shoppers are naturals when it comes to ecommerce, with online shopping becoming a way of life, with 87% of internet users in the UK buying online in 2020. The UK has the **largest and most advanced** ecommerce market in Europe. In the UK, ecommerce sales made up **36% of total retail sales in January 2021**. Although many shops have now reopened and in-store sales have begun to pick up again, a **far higher proportion remains online** than before the crisis.

NATIONAL COMPETENT AUTHORITY

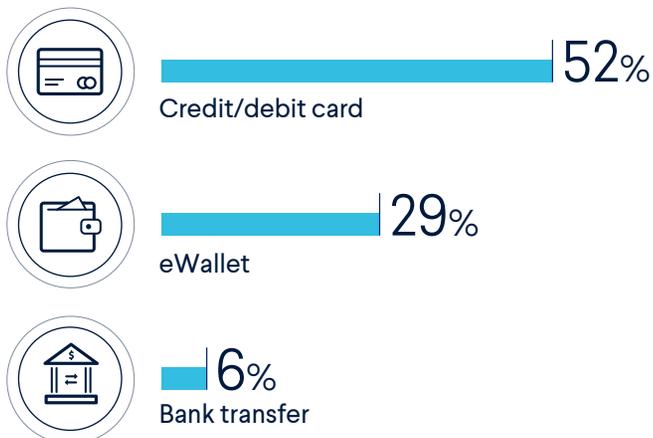
Financial Conduct Authority

SCA STATUS

On 20 May 2021, the FCA announced a further 6 month extension for full SCA implementation. FCA revised roll-out plan:

- 31 May 2021: all issuers must have completed development.
- 1 Jun 2021: random testing begins to ensure SCA compliance.
- 14 Mar 2022: full SCA enforcement begins.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	93%	7%
Authentication success rate	91%	55%
Percentage of frictionless payments		40%



GLOBAL STATISTICS

United States

Despite having the 2nd largest ecommerce market globally, the US offers significant opportunity for e-commerce growth as ecommerce is still only a small proportion of the country's overall sales. Domestic brands dominate the US market, with major players Apple, Amazon and eBay taking a large slice of market share. US ecommerce sales increased by 49% in April 2020 in response to the pandemic, with groceries, electronics and books sales all big winners.

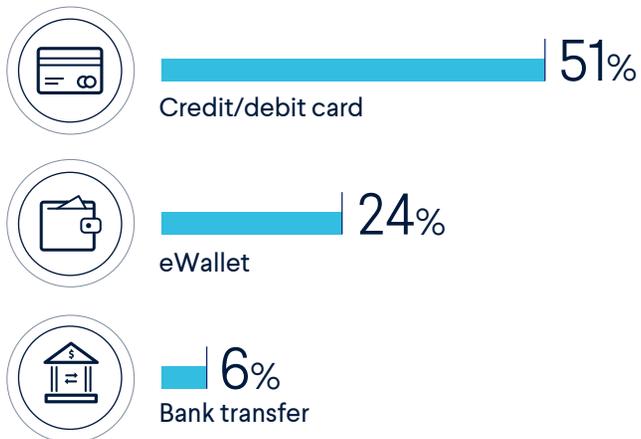
NATIONAL COMPETENT AUTHORITY

Federal Reserve Board

SCA STATUS

No regulation has been announced yet. The card schemes have announced the end of support for 3D Secure 1.

TOP THREE ONLINE PAYMENT METHODS



3D SECURE PAYMENTS

	3D SECURE 1	3D SECURE 2
Percentage of payments using 3D Secure version	32%	68%
Authentication success rate	97%	99%
Percentage of frictionless payments		25%



Thank you for reading this survey report

If you have any questions, feedback
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