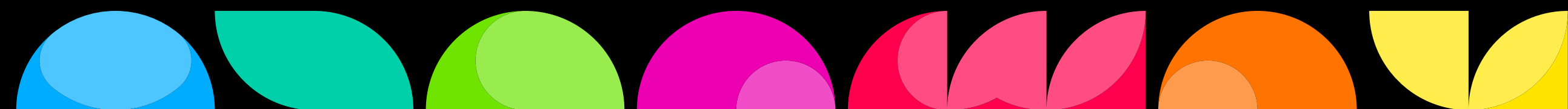




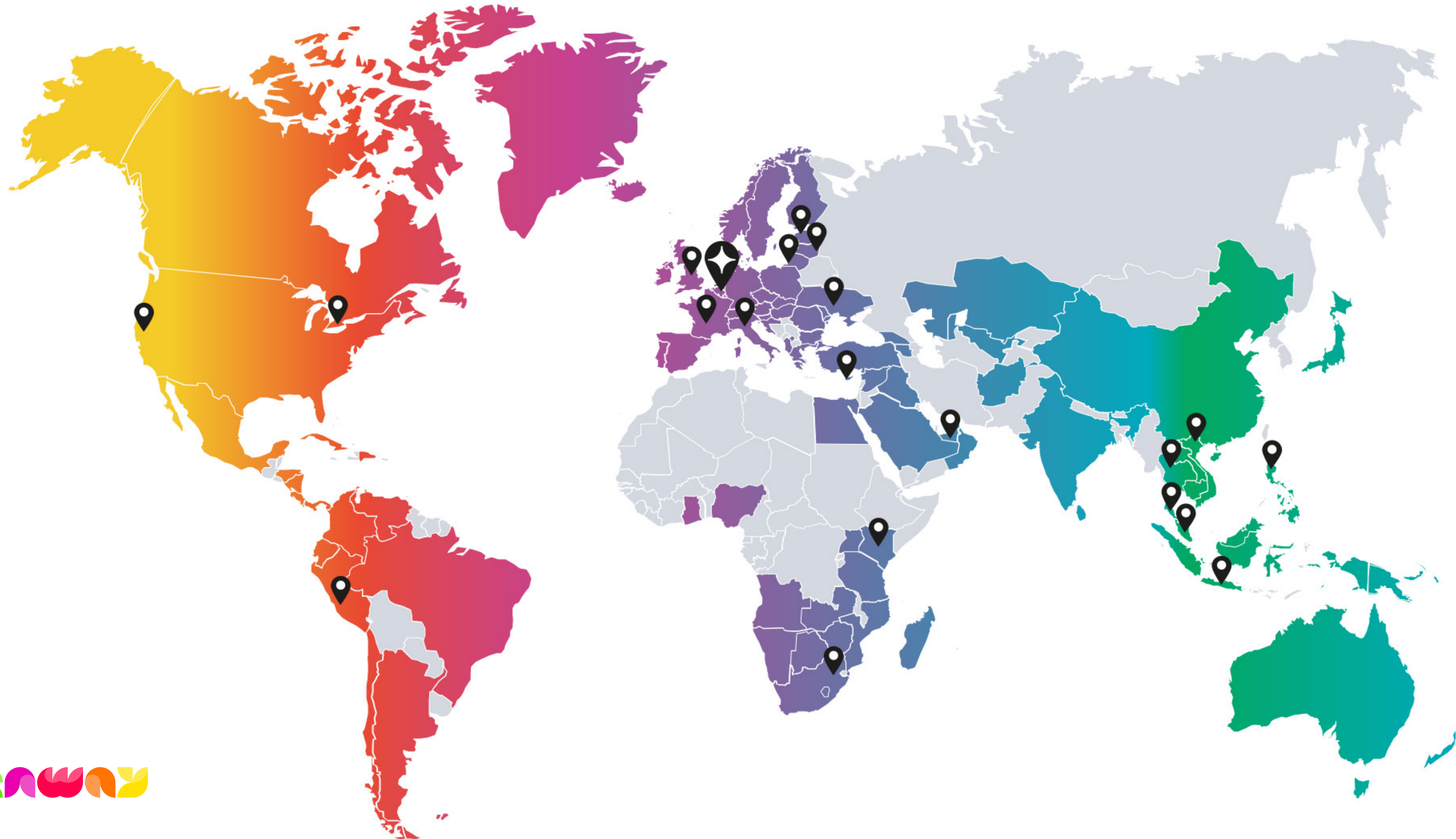
The evolution of e-commerce.

A look at trends in
e-commerce

Jean-Philippe Wolyniec
Regional Sales Director,
OpenWay

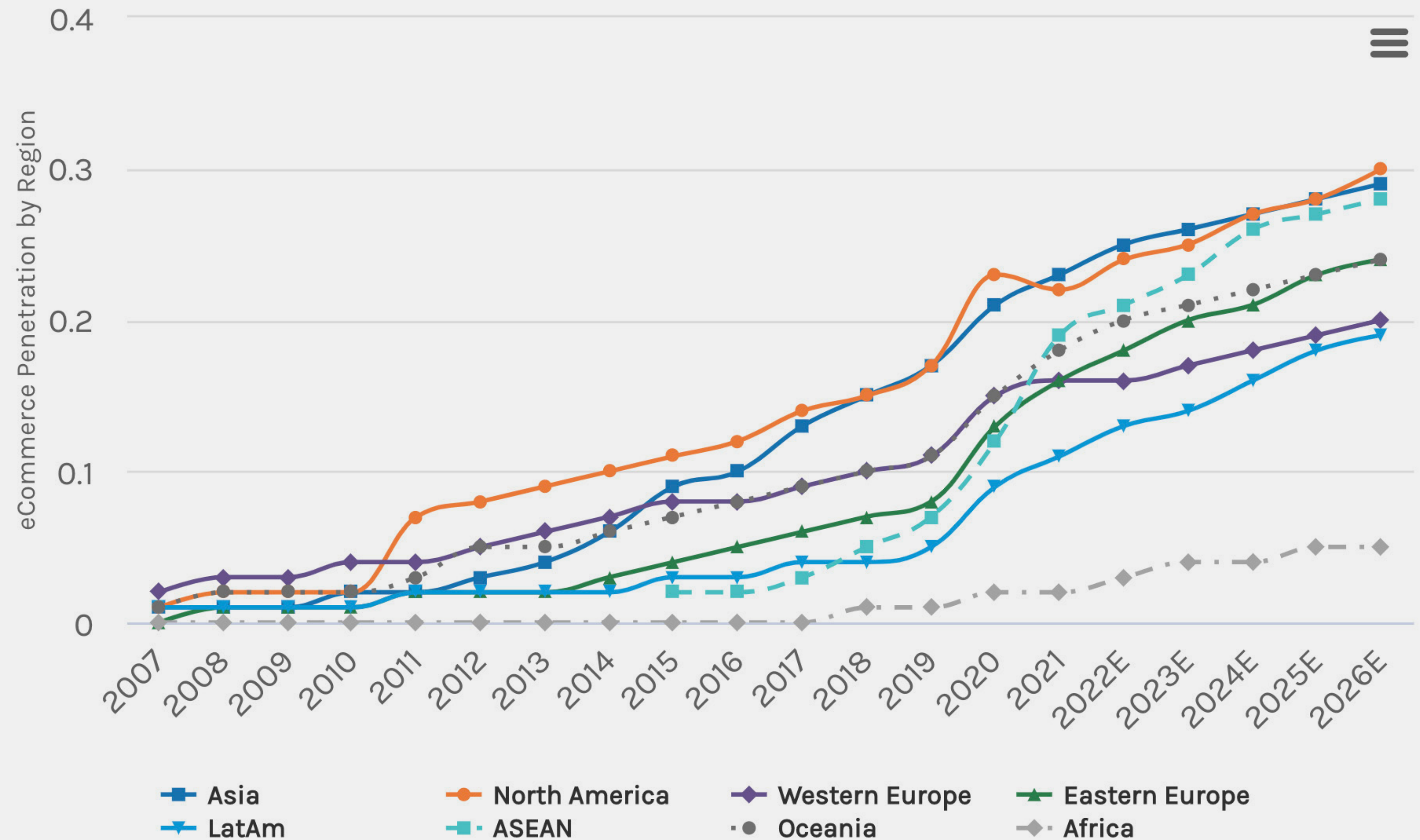


OpenWay in the world





E-commerce as a percentage of retail sales continues to grow across regions.



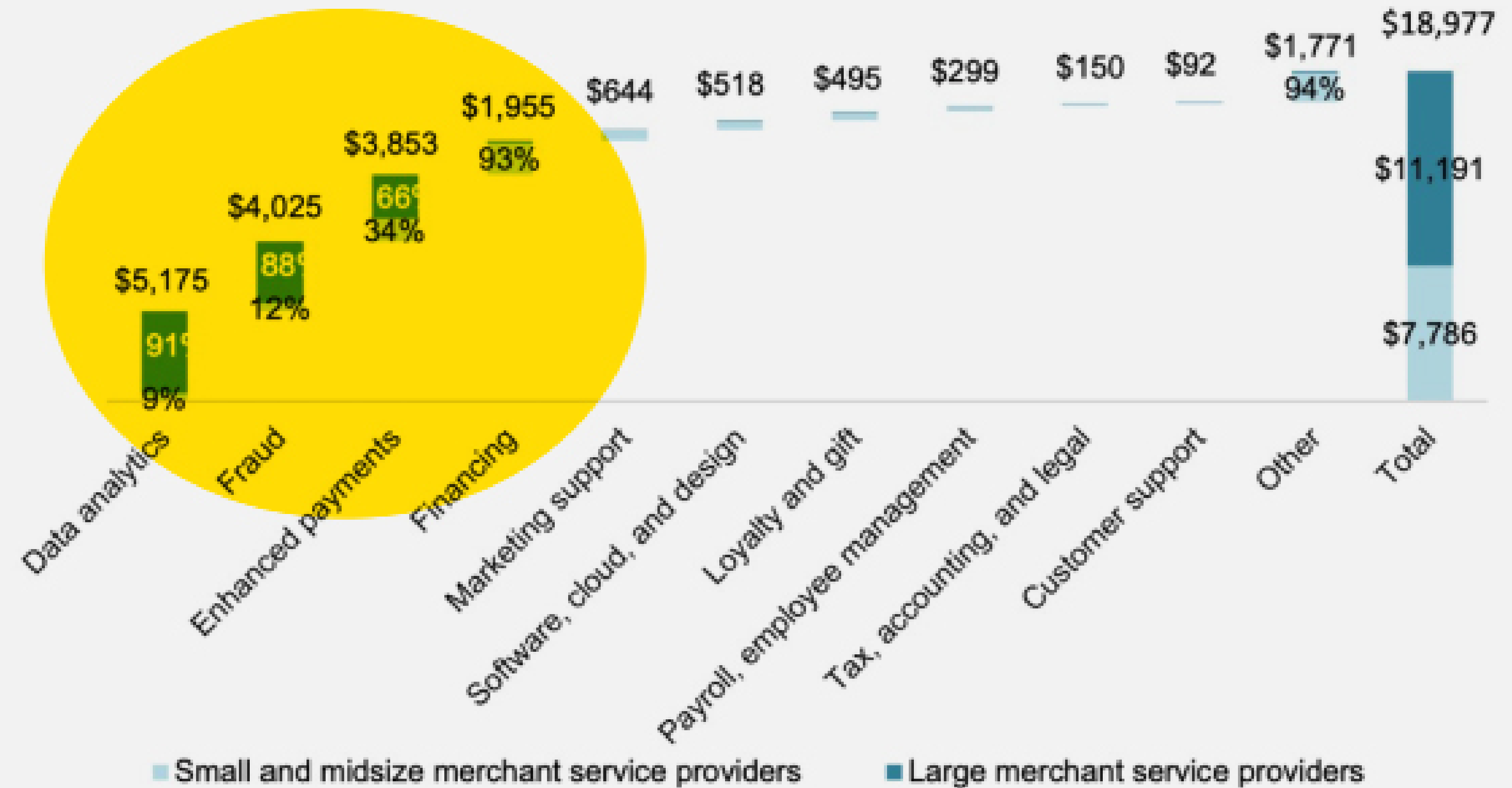
Source: Euromonitor, National Data Sources, Morgan Stanley Research estimates

2026E

- Asia: **0.29**
- North America: **0.3**
- Western Europe: **0.2**
- Eastern Europe: **0.24**
- LatAm: **0.19**
- ASEAN: **0.28**
- Oceania: **0.24**
- Africa: **0.05**

Figure 2: Value-Added Services Revenue in Merchant Acquiring

VAS Revenue in Merchant Acquiring
(In US\$ millions)



Source: McKinsey & Company



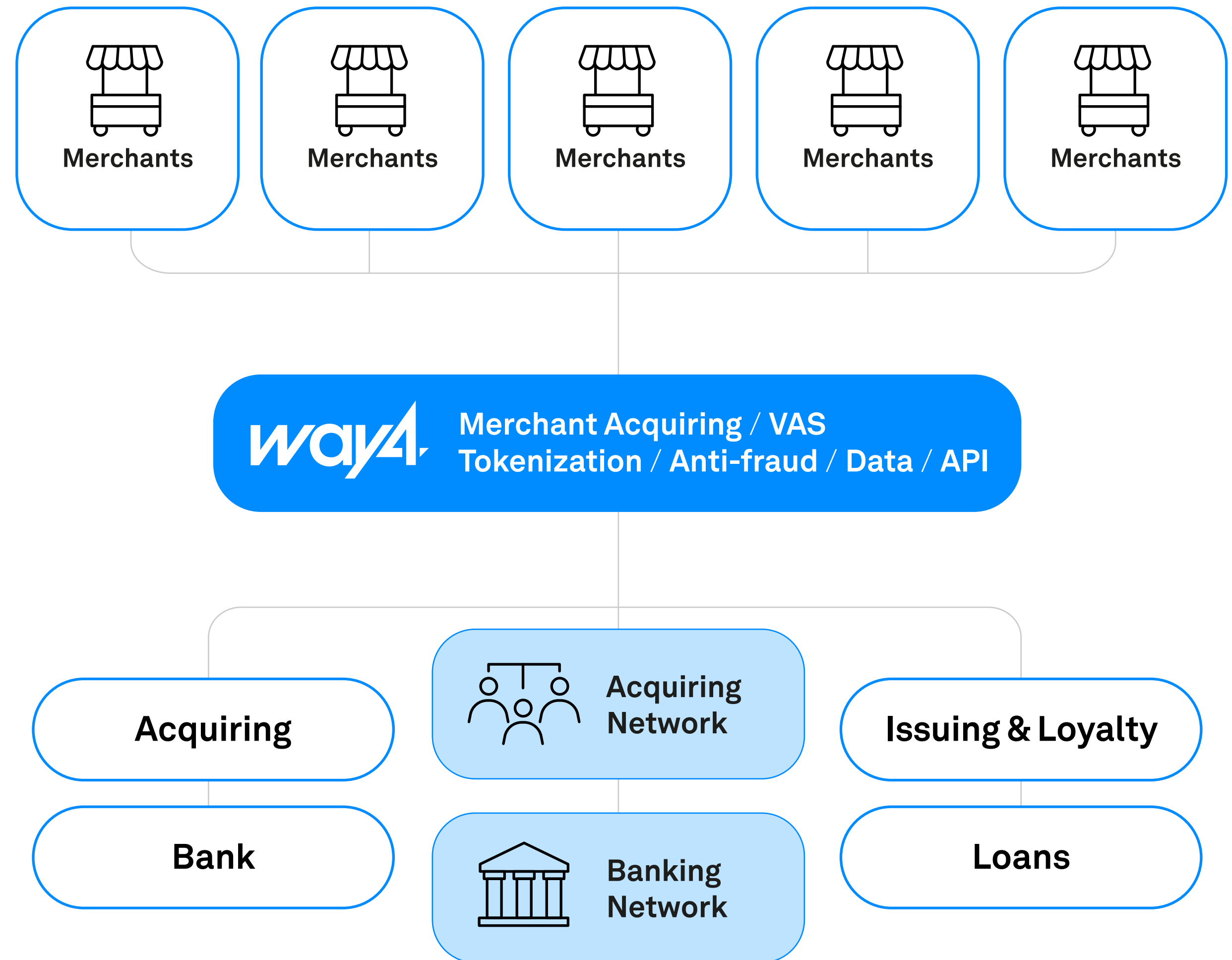
Unified Global Payment and Banking Solution

One-stop-shop to a consolidated payment and settlement service

Reconciled and unified multi-regional solution for global merchants

Full-stack control allows for a superior acceptance and business optimization

Cross network BI & Reporting for business uplift and optimization



Let's create together

