

# SALONE DI PAGAMENTI

## The future of payment is global and inclusive

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NOVEMBER 4TH 2021

Passion for payments

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# Global non-cash transactions surged nearly 100% from 2014–2021 to reach 840 billion transactions ...

But Italy still a big cash market



**6%** of sales are online in 2020 and are expected to reach 8% in 2024

**49%** of sales are m-commerce in 2020 and are expected to reach 61% in 2024

## Payments CAGR 2020 – 2024 in Italy

**10% to \$61bn**

e-commerce sales

**4% to \$708bn**

POS sales

## Digital uses in Italy

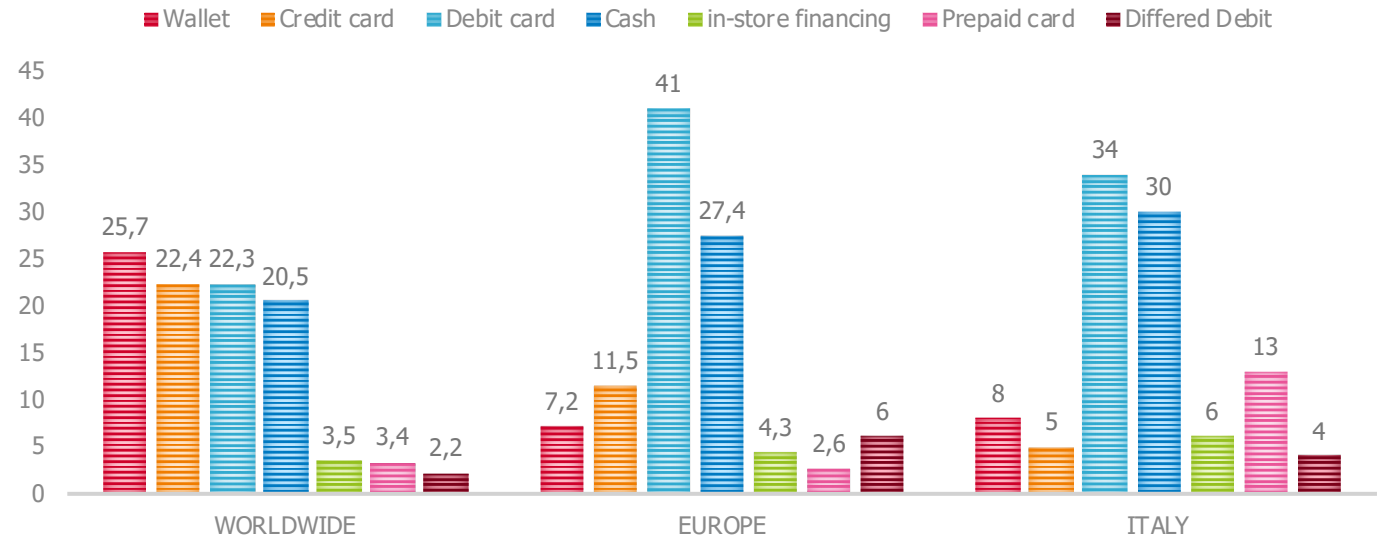
Internet penetration rate (2019): **93%**

Mobile penetration rate (2020): **83%**

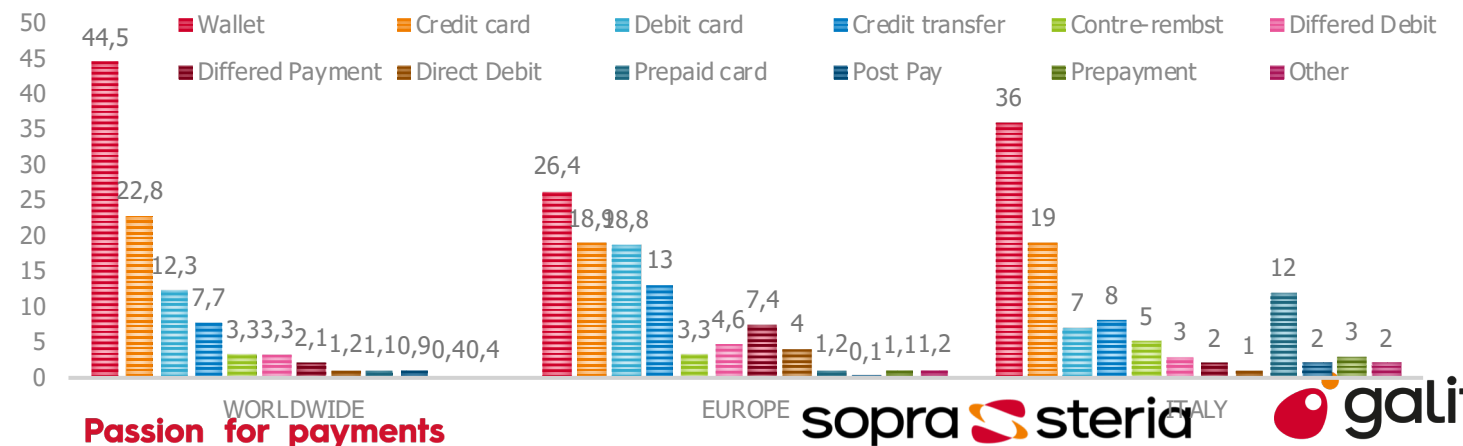


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## POS PAYMENTS 2020



## ONLINE PAYMENTS 2020



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# The payment industry is still facing major transformation

Multiple pressure factors apply to the payments business in virtually all world markets



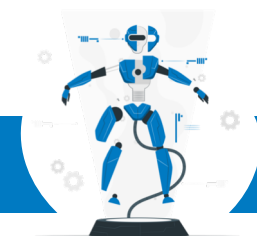
**Concentration, globalization and the emergence of new players**



**Regulation meets politics**



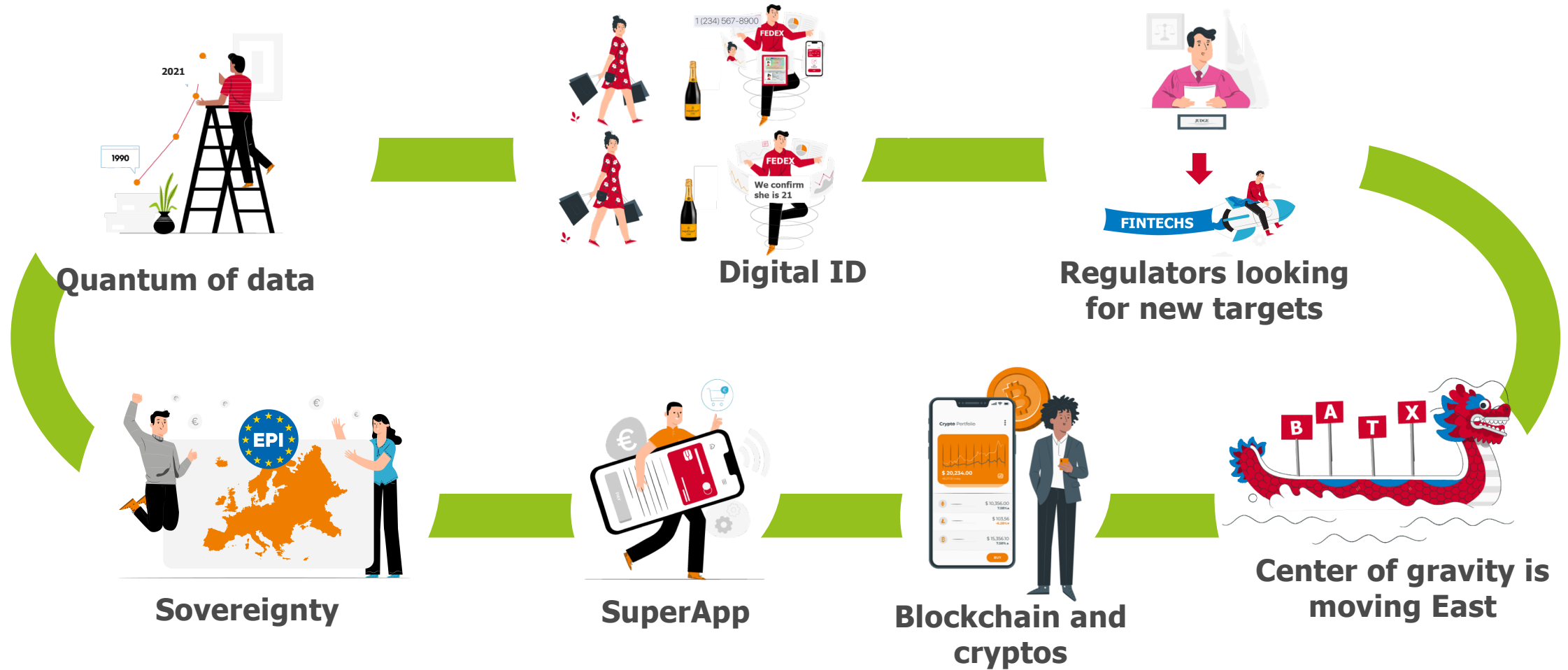
**User expectations**



**Technological leap**

**Payment become invisible**

# The future of payment : a brave new world



# Thank you for your attention

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