



Power up your payments in the U.S.A.


WORLDLINE 

Payments to grow your world

Market profile.

An established market with new growth potential.




 **Population**
340 million

 **Banked population**
97%

 **Smartphone penetration**
87%

 **GDP (2022)**
USD25,035 billion

 **Internet penetration**
92%

 **E-commerce market size (2022)**
USD800.4 billion

The U.S. payments market is well established, with broad consumer participation: consumers typically each have three or four payment cards. Consumers in the U.S.A. are very comfortable using their credit and debit cards to pay for goods and services, whether in-store or online. But the increasing popularity of mobile and other online payment options shows there is still room for growth and innovation in payments – especially for merchants who stand out from the crowd by offering payment choice, flexibility and reliable performance.

Around three-quarters of North Americans already use e-commerce merchants for a portion of their shopping. On average, U.S. online shoppers spend more than USD3,000 annually with e-commerce merchants. Currently, e-commerce in the U.S.A. is estimated to be worth USD800 billion, and continued growth will see these numbers rise to USD1.4 trillion by 2027.

As in other markets, this growth can be attributed to high internet penetration and the growing preference for online shopping among consumers. Recent years have seen increased online spending driven by the growing popularity of ecommerce shopping events like Black Friday and Cyber Monday, as well as the lasting behavioural shifts caused by the COVID-19 pandemic.

E-commerce growth is further driven by the rapid adoption of smartphones and the availability of secure online payment systems, as well as the sheer increase in the number of online shoppers.

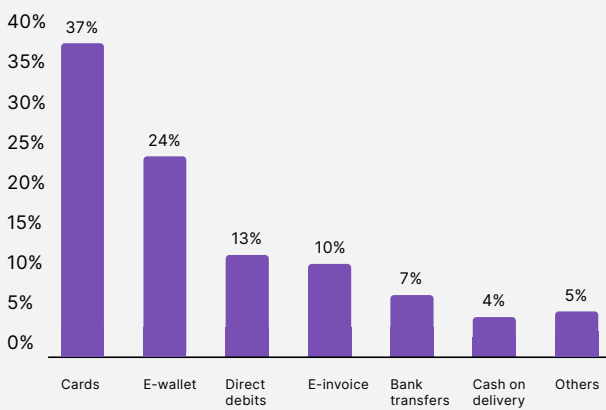
The U.S.A. has high rates of financial inclusion: virtually 97% of adults have a bank account. Internet penetration is more than 90%, and smartphone penetration is not far behind. This makes the U.S.A. an excellent region for e-commerce expansion with the right offering, backed by high-performing payment solutions.

Online payment landscape.

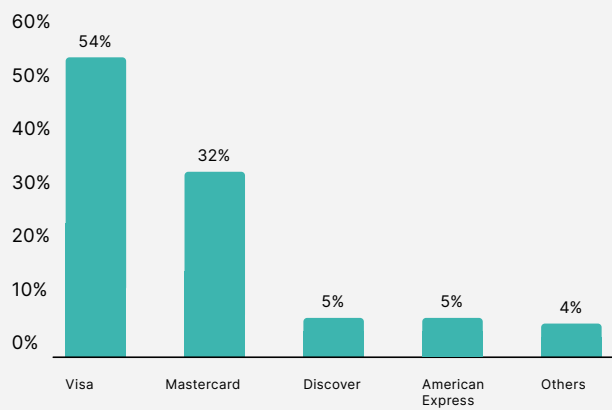
E-commerce payments: growing and diversifying.

While credit cards continue to dominate in the region, growth in the U.S. payments market over the past few years has been characterized by the increasing popularity of contactless payments, a rise in debit card payments, and greater use of mobile wallets. The COVID-19 pandemic drove the use of contactless payments, and there has been strong growth in instant payments and transfers via online and mobile banking. Alternative methods such as PayPal, Google Pay, Samsung Pay and Apple Pay have helped boost the popularity of cashless payments.

Ecomm. revenue by payment type



Card scheme breakdown



Cards still dominate.

The U.S. payments infrastructure is still very much built around the card-oriented systems that have dominated for decades. Card-based payment schemes such as Visa, Mastercard, American Express, and Discover still enjoy strong positions at the centre of the payments space due to the sheer scale and momentum of their networks.

Card payment frequency in the U.S.A. is still on the up: growing from 102.2 times per card per year in 2018 to 120.0 in 2022, and is set to reach 143.4 by 2026.



Mobile wallets and payment systems on the up.

The U.S.' predominantly card-based payments market is now being disrupted by a range of mobile and alternative payment technologies. In 2022, 63% of all U.S. online transactions were paid for with something other than a card, and mobile commerce (m-commerce) represents a high proportion of these transactions.

The trend away from traditional cards is especially marked among younger Americans. For example, just 60% of North American millennials and 50% of Gen Z consumers have a credit card.

Merchants in the U.S.A. need to be able to offer a growing diversity of traditional and newer payment methods to appeal to this growing cohort of younger consumers, who already have well developed expectations of e-commerce payment flexibility and performance.

Sources: (1) Statista (2) Global Data (3) yStats

Note: Card scheme breakdown includes credit, debit, and charge cards

Our solution.

In-market expertise for outstanding payment performance.

Worldline has a deep understanding of the U.S. financial ecosystem and regulations, developed through our local partnerships and team of in-market experts. We enable global e-commerce businesses to achieve their growth ambitions in the U.S.A. with our exceptional payment processing services.

Through a single integration, we provide:



Extensive local payment coverage

Accept all major credit and debit cards, as well as popular mobile payment alternatives, to drive audience coverage and conversion.



Best-in-class payment performance

Drive up approval rates and optimise costs through direct on-us processing* and local debit card routing.**



Faster remittance

Receive funds more quickly and efficiently in USD and 11 other major currencies, enabling you to improve your cash flow.



*On-us transactions offer higher approval rates and optimised processing costs because the issuing and acquiring banks are the same. Worldline is one of the select payment providers to offer this service to U.S. businesses.

**Local debit card routing will be available soon.

Our solution.

Key features and benefits.



Solutions

- Direct on-us processing* and local debit card routing**
- Fast remittance schemes
- Fast onboarding program
- Accept 130+ currencies, settle in USD and 11 other major currencies
- Accept international cards and mobile payments
- Standard features including 3Dv2, support for recurring payments, and chargebacks
- Seamless integration via Connect

Benefits

- Overall approval rate uplift of 2-3% and up to 10% from acquirer-issued cards, plus optimised processing costs
- Get paid quickly and securely
- Go live faster
- Give customers a greater choice of preferred currency options
- Enable the most popular international payment methods
- Streamlined payment processing with operational excellence
- Easily unlock additional features and markets

Payment coverage.



Cards

Visa, Mastercard, American Express, Diners Club, Discover, JCB, Maestro.



Mobile payments

Apple Pay and Google Pay.

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Our solution.

Do business like a local.

Supporting expansion into the U.S.A. is part of Worldline's strategic approach to helping businesses target markets with growth potential around the world. We help you address these unique domestic e-commerce ecosystems, which often have barriers to entry that demand specific solutions, tailored to local consumer preferences and regulations. Our payments solution is targeted at retail, marketplaces, digital, gaming & media and travel businesses.

Our goal is to help you do business like a local – removing complexity and boosting profitability in the process.



Contact us at
WL-marketing@worldline.com
or visit [worldline.com/
global-collect/usa](https://worldline.com/global-collect/usa) to learn
more about our solution.

About Worldline

Worldline [Euronext: WLN] helps businesses of all shapes and sizes to accelerate their growth journey – quickly, simply, and securely. With advanced payments technology, local expertise and solutions customised for hundreds of markets and industries, Worldline powers the growth of over one million businesses around the world. Worldline generated a 4.4 billion euros revenue in 2022.

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