

A Global Payment Guide for Independent Online Stores



Introduction

Have you ever experienced this while expanding your business overseas? Despite increasing your advertising spend, order volumes fail to keep pace.

You may assume that your products have become less competitive or that your website experience is not good enough. However, one important factor is often overlooked: the customer's payment experience. In many cases, customers do want to make a purchase, but when they cannot find a payment method they recognise and trust, they simply abandon the purchase and leave.

According to an August 2025 study by Statista, **28% of consumers abandoned their shopping carts due to the lack of their preferred payment method, a figure second only to high shipping costs (34%)**. This clearly demonstrates that providing localised and diverse payment methods is essential. In fact, the payment stage is no longer merely the final step of a transaction; it has become a core driver of advertising ROI, conversion rates, consumer trust, and cash-flow efficiency.

This guide provides an in-depth overview of the most widely used payment methods in global e-commerce and explores the local payment landscapes across key markets, including Southeast Asia, Latin America, Europe, North America, and the Middle East. More importantly, it introduces a practical checkout optimisation methodology that balances conversion performance with risk management. **You will learn how to streamline the checkout process through the 3-5 Principle, implement intelligent routing for seamless gateway switching, build a robust defense against chargebacks, and use a quadrant decision-making tool to optimise payment method deployment and avoid common pitfalls across different markets.**

Payment is by no means the end of a transaction; it is the hidden engine that drives net profit growth in overseas markets. Now, let's delve into the global payment landscape, reshape your payment infrastructure, and build greater certainty that helps you secure success in global markets.

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Chapter 1: A Deep Dive Into Global Mainstream Payment Methods

In global e-commerce, payment is no longer just about collecting money; it has evolved into a sophisticated balancing act between conversion rates and operational costs. Developing a deep understanding of global mainstream payment methods is the critical first step for merchants seeking to establish a localised presence worldwide.

1.1 Credit and Debit Cards

Credit cards and debit cards are issued by financial institutions, allowing customers to complete transactions using their card number, expiry date, and security code, routed through international card networks such as Visa, Mastercard, and American Express.

According to Statista, total online transactions processed directly via global credit and debit cards are projected to reach USD 2.25 trillion in 2025 (with credit cards accounting for roughly USD 1.5 trillion and debit cards around USD 0.75 trillion). While physical cards are gradually fading from the spotlight, card networks such as Visa and Mastercard still clear about 65% of global e-commerce transactions, serving as the underlying funding source for most digital wallets. For cross-border merchants, card payments are not only the core gateway to high-purchasing-power markets such as Europe and North America, but also a crucial endorsement of a brand's professionalism and legitimacy.

Representative solutions: Visa, Mastercard, American Express, JCB, and local card networks such as Elo in Brazil and Troy in Turkey.

1.2 Digital Wallets

A digital wallet (or an e-wallet, such as Apple Pay and Google Pay) is a mobile app that securely stores users' bank cards and account balances. At checkout, it uses encrypted information stored in the cloud or on the device, allowing customers to pay without exposing their actual card numbers to websites.

Digital wallets now account for roughly half of global e-commerce transaction value. By deeply combining pre-saved user information with biometrics such as Face ID or fingerprint authentication, they reduce lengthy checkout forms to a matter of seconds, effectively reducing order loss caused by cumbersome manual inputs on mobile devices. For merchants, thanks to their strong brand credibility, digital wallets not only improve conversion rates but also significantly lower the trust barrier for first-time shoppers on independent online stores.

Representative solutions: PayPal, Apple Pay, Google Pay, Alipay+, and regional superapps such as GrabPay and GCash in Southeast Asia.

1.3 Bank Transfers

Bank transfers enable electronic fund transfers directly between a payer's and a payee's bank accounts (account-to-account, or A2A transfers), without using any bank card.

Today, thanks to the widespread adoption of real-time clearing technology, this traditional payment method has evolved into real-time online payments. When checking out on an independent online store, users can be redirected directly to their banking app, where they authenticate and approve the transaction through facial recognition, creating an experience as seamless as swiping a card.

For merchants, the key advantage of this model is significantly lower transaction fees because it bypasses card networks such as Visa and Mastercard. More importantly, each transfer represents a completed transaction. Once the funds are received, the buyer cannot unilaterally reverse the payment. This substantially reduces exposure to chargebacks, one of the most common risks associated with

credit card payments, providing an additional layer of protection for high-value purchases and businesses operating on tight margins.

Representative solutions: Pix in Brazil, iDEAL in the Netherlands, BLIK in Poland, PromptPay in Thailand, and FPX in Malaysia.

1.4 Cash

In e-commerce, cash payments typically take the form of cash on delivery (COD) or offline convenience store prepayments. In markets where digital payment infrastructure is still developing, cash payments remain one of the most effective ways to build buyer trust.

COD is the primary form of cash payment in cross-border e-commerce. Although this model exposes cross-border merchants to high order rejection rates and cash flow pressure, it remains a critical tool to acquire customers and build early market traction quickly in emerging markets such as the Middle East and Southeast Asia. In day-to-day operations, cross-border teams generally view COD as a defensive interim strategy. Through customer education, businesses encourage customers to adopt digital payment methods, striking a balance between growth and risk management.

Beyond COD, some markets also support offline convenience store prepayments (such as OXXO in Mexico and konbini payments in Japan). Under this model, users generate a payment voucher online and then pay in cash at a convenience store, so it falls under the cash payment category.

Representative solutions: Cash on delivery (COD), OXXO in Mexico, and konbini payments in Japan.

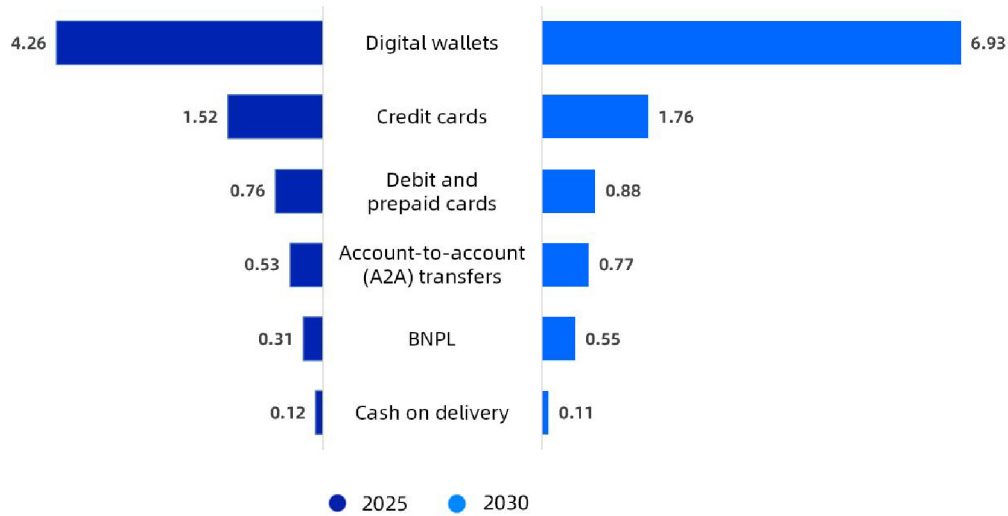
1.5 Buy Now, Pay Later (BNPL)

BNPL has emerged as one of the fastest-growing financial innovations in global e-commerce in recent years. By offering interest-free instalment plans at checkout, it turns payment from a simple transaction step into a powerful purchasing incentive, significantly increasing average order value (AOV) through deferred payments. For merchants, the greatest advantage of BNPL is risk transfer: once an order is shipped, the merchant receives full payment, and the e-commerce platform or the payment service provider assumes the default risk. Against a backdrop of inflationary pressure and the rise of younger consumer groups, BNPL has become a strategic necessity for improving conversion rates and unlocking new growth opportunities.

Representative solutions: Klarna, Affirm, Afterpay, Atome, and Tabby.

Global e-commerce transaction values in 2025/2030 by payment method (USD trillion)

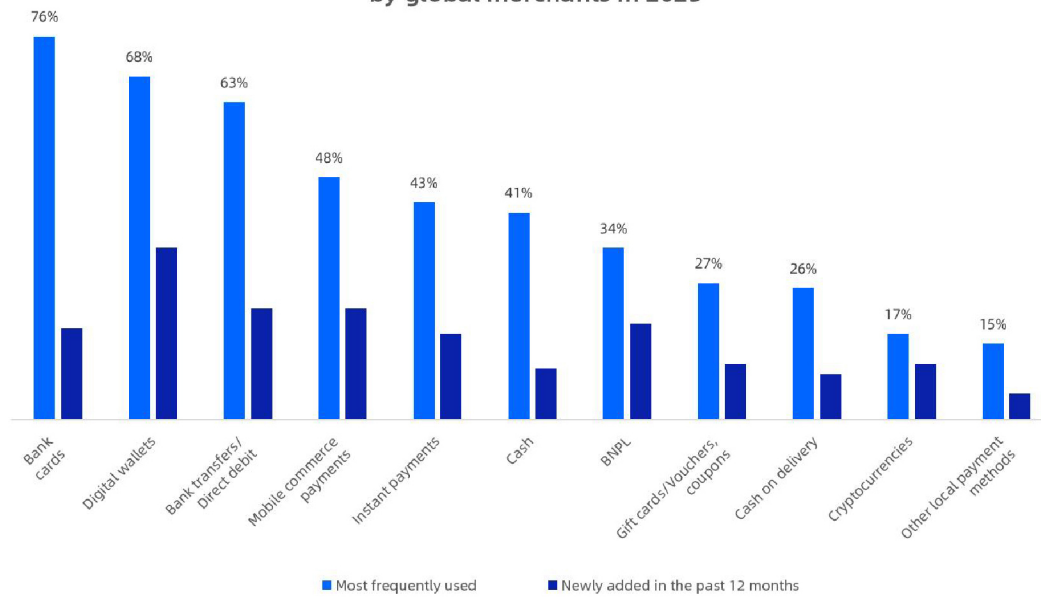
Antom



Source: Statista

Most frequently used and newly added payment methods by global merchants in 2025

Antom



Source: Statista

Chapter 2: Payment Preferences in Key Markets

Understanding local payment habits is the first step towards success in core markets worldwide. To help cross-border merchants build a clear global perspective, this chapter provides an in-depth review of payment preferences across 21 key markets, offering a comprehensive map of the payment landscape for international expansion.

Online shopping payment methods in major global markets in 2025 

Market	Digital payments			Cards & cash			
	Digital wallets	Bank transfers	BNPL	Credit cards	Debit cards	Prepaid cards	Cash
Indonesia	42%	34%	3%	5%	2%	1%	13%
Malaysia	26%	35%	3%	16%	9%	2%	8%
Philippines	41%	13%	2%	11%	7%	3%	23%
Vietnam	38%	28%	1%	12%	4%	1%	16%
Singapore	40%	11%	3%	34%	9%	1%	2%
Thailand	25%	44%	1%	10%	3%	1%	15%
Japan	29%	3%	2%	58%	1%	1%	5%
South Korea	35%	7%	<1%	49%	5%	1%	1%
Taiwan (China)	34%	6%	1%	39%	4%	1%	15%
Hong Kong (China)	41%	19%	1%	31%	2%	3%	2%
US	40%	4%	6%	32%	16%	1%	1%
Brazil	10%	42%	1%	40%	4%	1%	3%
Mexico	26%	6%	3%	32%	23%	1%	9%
UK	40%	6%	8%	23%	22%	1%	1%
Saudi Arabia	40%	9%	4%	12%	19%	7%	8%
UAE	35%	10%	4%	27%	15%	2%	7%
Turkey	13%	14%	1%	52%	12%	4%	5%
Germany	52%	15%	18%	11%	1%	1%	2%
France	36%	8%	5%	20%	28%	1%	2%
Italy	43%	7%	5%	18%	9%	15%	3%
Spain	34%	21%	3%	17%	19%	3%	3%

Source: Worldpay

2.1 Southeast Asia

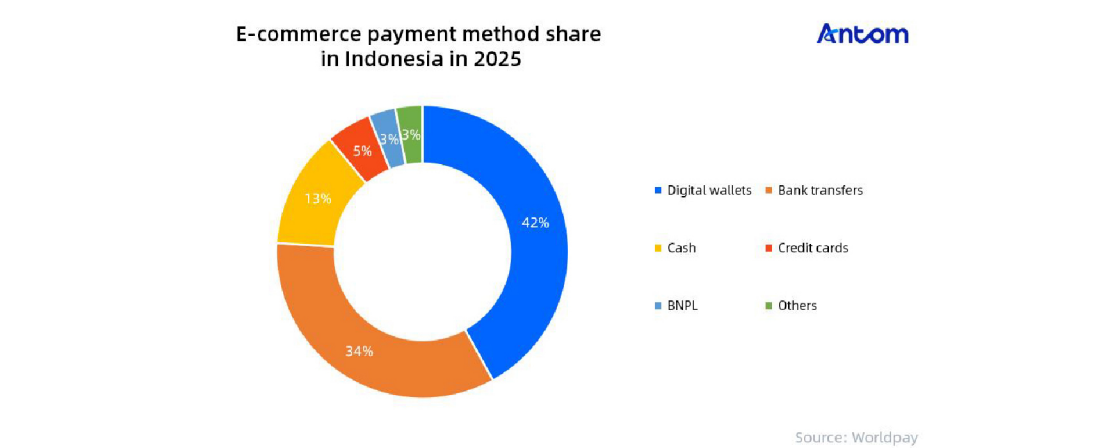
Southeast Asia largely skipped the credit card era and has become one of the most dynamic mobile payment regions in the world.

2.1.1 Indonesia

Indonesia is the largest economy in Southeast Asia, with more than 89% of Indonesians using digital payments, primarily for online shopping. Digital wallets are the most popular payment method, followed by bank transfers.

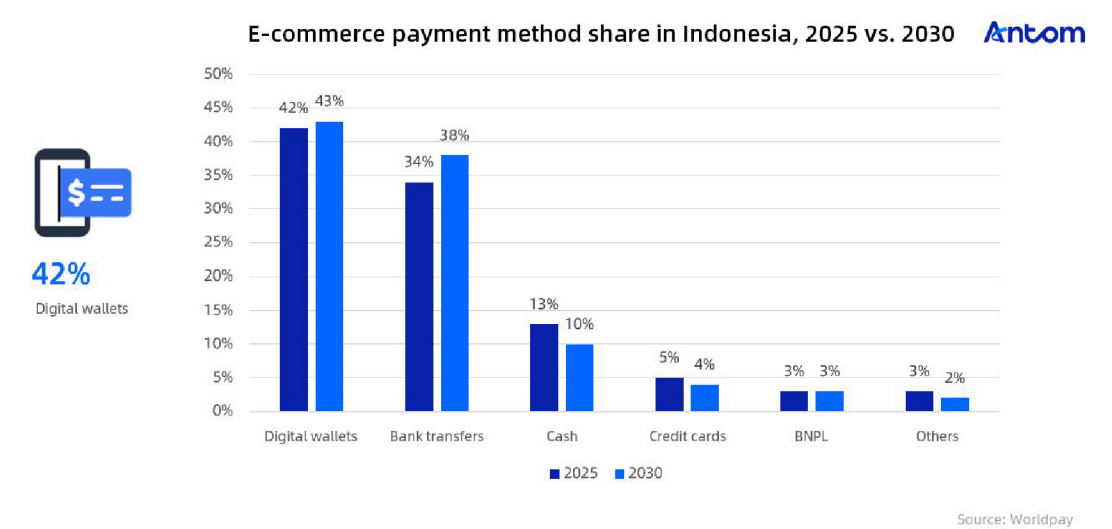
In 2025, Indonesia's online shopping population exceeded 89 million, with an e-commerce penetration rate of 41.8%. More than half of the country's population is under the age of 30. Driven by this young

demographic, the number of digital payment users reached 94.02 million in 2025 and is projected to exceed 120 million by 2030.



In 2025, approximately 42% of online shoppers in Indonesia paid through digital wallets, followed by bank transfers, COD, credit cards, and BNPL.

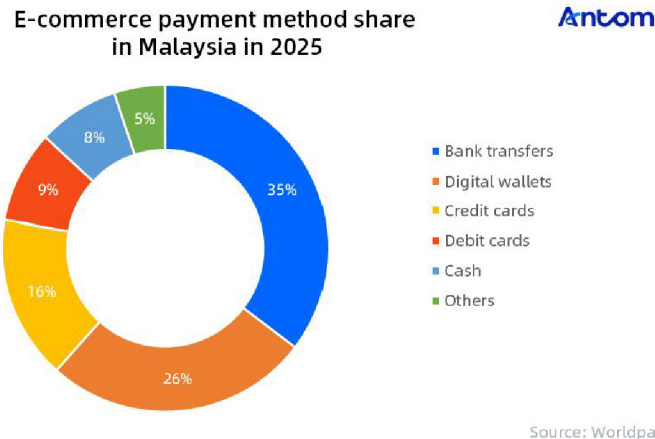
- **Digital Wallets:**
 - Digital wallets accounted for 42% of e-commerce payments in 2025. By August 2025, they served 57 million users and 40 million merchants, with domestic leaders such as GoPay and DANA maintaining strong market positions. By 2030, their share is expected to increase slightly to 43%, while transaction value is projected to grow from USD 84 billion to USD 136 billion, demonstrating strong long-term growth potential.
- **Bank Transfers:**
 - Bank transfers represent one of the fastest-growing payment methods. Supported by the BI-FAST system and the unified QR code payment system QRIS, A2A payments now enable instant interoperability across banks, digital wallets, and even cross-border networks with Thailand, Singapore, Malaysia, and China. The share is projected to reach 38% by 2030.
- **Cash:**
 - Driven by Bank Indonesia's Payment System Blueprint 2030, the share of cash in online transactions (including COD) has declined from its peak levels in 2019 to 13% in 2025. It is expected to fall further to 10% by 2030.



2.1.2 Malaysia

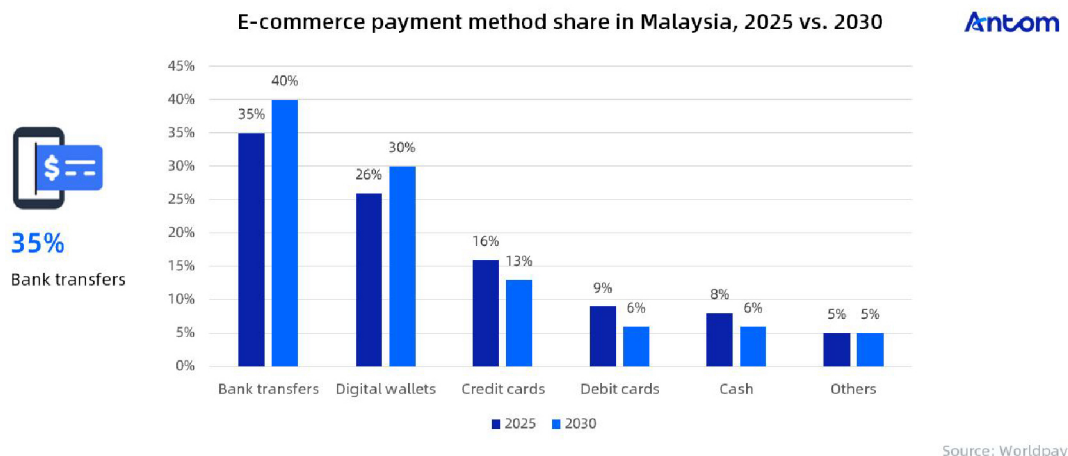
Bank transfers and digital wallets are the primary payment methods for online shoppers in Malaysia.

Malaysia is one of the world's fastest-growing digital economies. In 2025, the country's digital economy was valued at approximately USD 39 billion, representing a year-on-year growth rate of 19%, the highest in Southeast Asia. E-commerce contributed USD 20 billion, accounting for 51% of the total digital economy. According to Statista, the number of digital payment users is expected to reach 15.18 million in 2025 and grow to 17 million by 2030.



In 2025, bank transfers remained the most popular e-commerce payment method, followed by digital wallets and card payments.

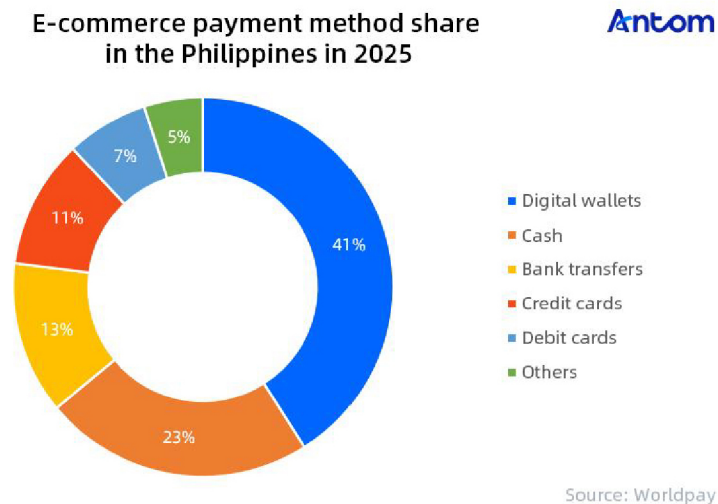
- **Bank Transfers:**
 - Bank transfers remained the leading e-commerce payment method in 2025, accounting for 35% of transactions. The Financial Process Exchange (FPX) payment system provides consumers with a secure and convenient payment experience. DuitNow QR, the national QR code standard, has become a key link between online and offline payments through its 2.6 million acceptance points and cross-border interoperability capabilities.
- **Digital Wallets:**
 - Digital wallets accounted for 26% of e-commerce payments in 2025 and are expected to increase to 30% by 2030. Touch 'n Go is the most widely used digital wallet. Other popular local and regional wallets include Boost, GrabPay, and ShopeePay. International brands such as Apple Pay, Google Pay, and PayPal are less widely adopted.
- **Card Payments:**
 - The combined share of credit and debit cards is expected to decline from 25% in 2025 to 19% by 2030. This trend indicates that consumers are increasingly shifting from cards to more convenient mobile payment solutions. Visa and Mastercard are the dominant card brands in Malaysia.



2.1.3 The Philippines

Digital wallets and cash (cash on delivery) are the primary payment methods used by online shoppers in the Philippines.

As an emerging digital economy in Southeast Asia, the Philippines has experienced rapid growth in both e-commerce and digital payments. The number of digital payment users has continued to grow in recent years, reaching 22.36 million in 2025, while the digital payment transaction value exceeded USD 132 billion.



In 2025, digital wallets became the most popular e-commerce payment method, followed by cash and bank transfers.

- **Digital Wallets:**
 - Digital wallets accounted for 41% of e-commerce payments in 2025 and are expected to increase to 44% by 2030. GCash holds a leading position in the market, serving 94 million users and 6 million merchants. Maya, Lazada Wallet, and ShopeePay are also widely used.
- **Cash:**
 - Despite significant progress in digitalisation, the Philippines remains one of the most cash-dependent countries in the world. Cash accounted for 23% of e-commerce payments in 2025. Because approximately 50% of the population remains unbanked, COD is expected to continue serving as a key payment method supporting e-commerce growth in the short to medium term.
- **Bank Transfers:**
 - Supported by InstaPay and the official QR code standard QR Ph, A2A payments are growing rapidly. Its e-commerce share is projected to increase from 13% in 2025 to 22% by 2030, making it the fastest-growing payment option in the market.
- **Card Payments:**
 - Traditional card payments, including credit and debit cards, maintain a relatively small share in the e-commerce market and continue to decline.

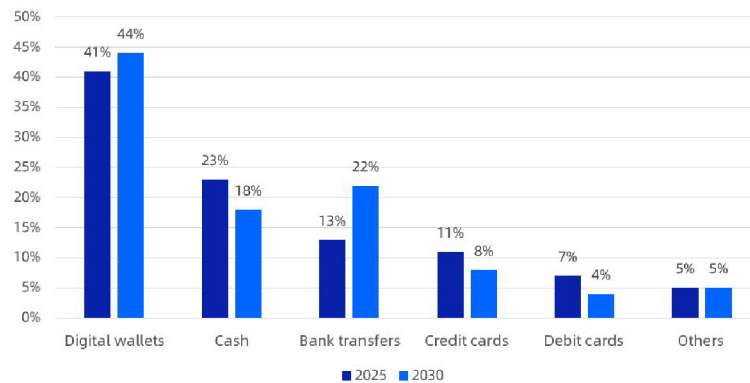


41%

Digital wallets

E-commerce payment method share in the Philippines, 2025 vs. 2030

Antom



Source: Worldpay

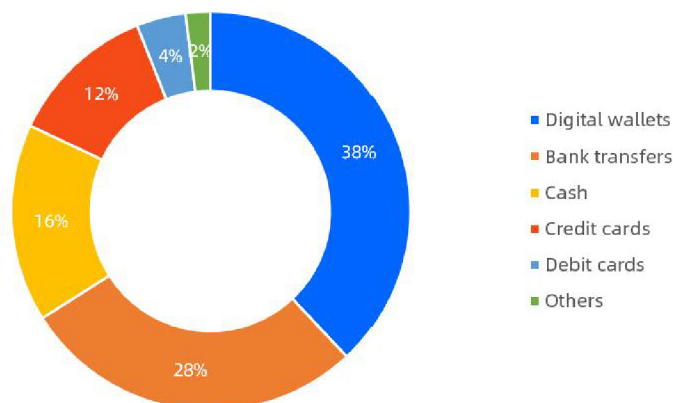
2.1.4 Vietnam

Once heavily dependent on cash, Vietnam is undergoing a digital transformation. Digital wallet payments and bank QR code payments continue to record strong growth.

In 2025, Vietnam's digital payment user base is expected to reach 23.08 million, representing a penetration rate of 22.72%, while transaction value may exceed USD 120.7 billion. Between 2025 and 2030, the market is expected to expand at a CAGR of 11.92%.

E-commerce payment method share in Vietnam in 2025

Antom



Source: Worldpay

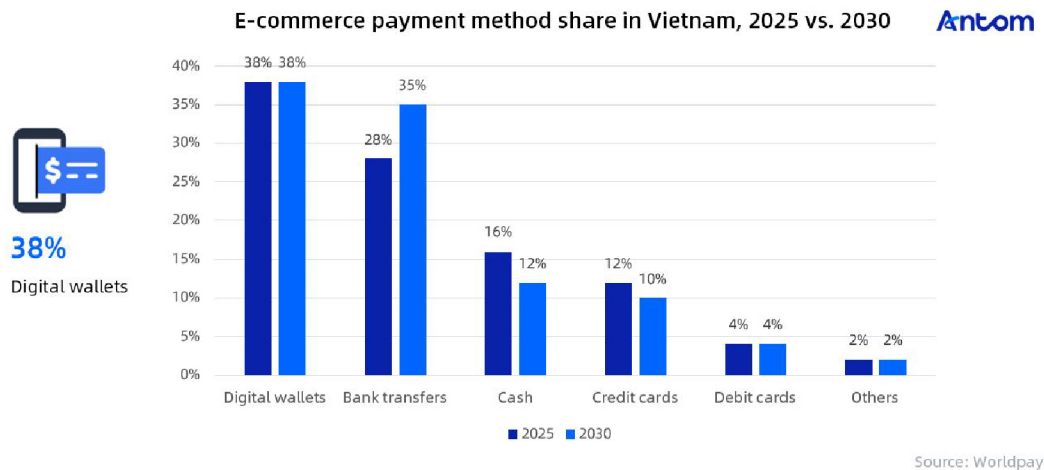
In 2025, digital wallets were the most popular payment method in e-commerce, followed by bank transfers, cash, and credit cards.

- **Digital Wallets:**
 - Digital wallets accounted for 38% of e-commerce payments in 2025 and are expected to maintain this level in the coming years.
 - **MoMo, ZaloPay and ShopeePay** are the leading players in the market. Mobile tap-to-pay services are also gaining traction rapidly.
- **Bank Transfers:**
 - Bank transfers are the fastest-growing payment category, driven by the widespread adoption of the unified QR standard VietQR. According to the State Bank of Vietnam, QR code payment transaction value increased by 151% in 2025.
- **Cash:**
 - Cash accounted for 16% of e-commerce payments in 2025, remaining above the Asia-Pacific average. In Vietnam, approximately 44% of the population does not yet

have a bank account, and digital infrastructure remains underdeveloped in some areas. As a result, cash on delivery remains a mainstream payment method.

- **Card Payments:**

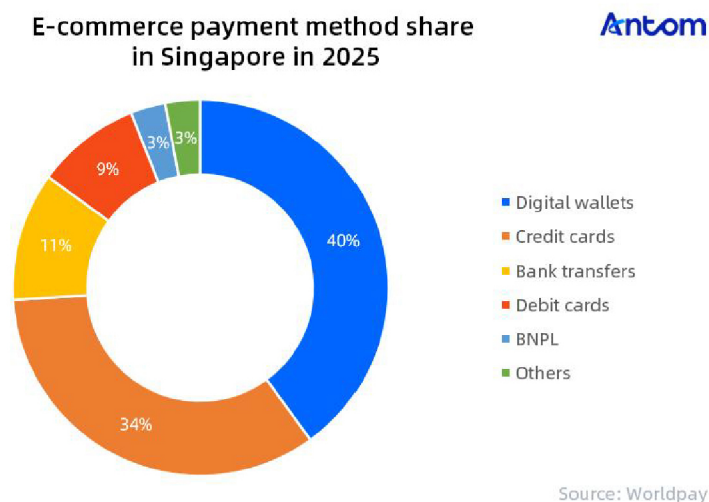
- Card penetration in Vietnam remains low, while market share has remained stable. In 2025, credit and debit cards together accounted for approximately 16% of e-commerce payments. NAPAS, Visa, and Mastercard are the primary card brands in the market.



2.1.5 Singapore

Digital wallets and credit cards are the preferred payment methods for online shoppers in Singapore.

Singapore is the most developed economy in Southeast Asia and one of the most digitally competitive economies in the world. According to Statista forecasts, Singapore's digital payment user base is expected to reach 4.42 million in 2025, with digital payment transaction value exceeding USD 62.8 billion. Singapore has the highest bank card penetration rate in Southeast Asia, with credit card penetration reaching 80%.



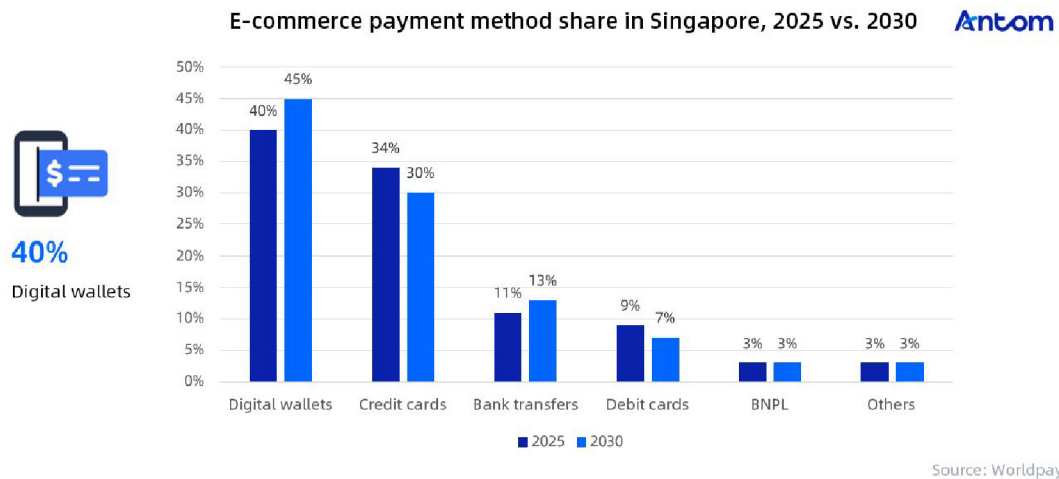
In 2025, digital wallets were the most popular payment method for e-commerce purchases, followed closely by credit cards.

- **Digital Wallets:**

- Digital wallets accounted for 40% of e-commerce payments in 2025 and are expected to reach 45% by 2030. In offline payment scenarios, digital wallets surpassed bank

cards for the first time to become the leading point-of-sale (POS) payment method. Local wallet providers such as GrabPay and ShopeePay, together with international brands such as PayPal and Apple Pay, have made the payment journey extremely simple for local users.

- **Card Payments:**
 - As a traditional market leader, bank cards accounted for 43% of e-commerce payments in 2025, including 34% for credit cards and 9% for debit cards. More consumers are linking their cards to digital wallets such as Apple Pay, transforming bank cards into an underlying funding source.
- **Bank Transfers:**
 - Supported by PayNow and the unified QR code standard SGQR, A2A payments continue to grow steadily. Its share in e-commerce payments is expected to reach 13% by 2030.
- **BNPL:**
 - As a digital alternative to credit card instalments, BNPL is particularly popular among younger consumers. Within Singapore's mature payment ecosystem, BNPL primarily serves as a supplementary payment option that enhances payment flexibility and helps merchants increase average order value\.



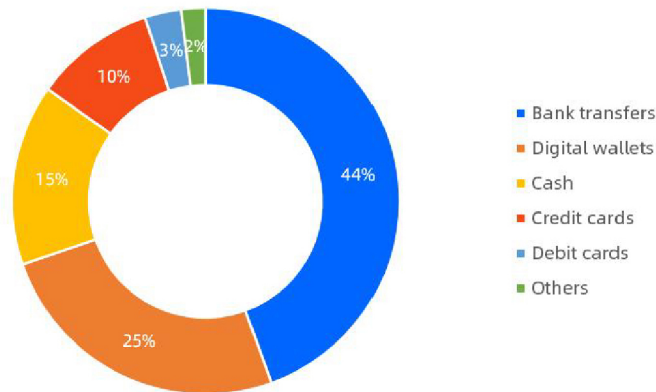
2.1.6 Thailand

Bank transfers and digital wallets are the primary payment methods used by online shoppers in Thailand.

In 2025, Thailand's e-commerce market continued to expand, making it one of the most dynamic markets in Southeast Asia. The country has a very high digital payment user penetration rate. The widespread adoption of the PromptPay instant payment system has not only reshaped consumer payment behaviour but has also provided a key driver for rapid e-commerce growth.

E-commerce payment method share in Thailand in 2025

Antom



Source: Worldpay

Bank transfers are the most popular payment method for e-commerce purchases, followed by digital wallets.

- **Bank Transfers:**
 - Bank transfers accounted for 44% of e-commerce payments in 2025 and are expected to increase to 49% by 2030. This growth is largely attributable to the widespread adoption of the PromptPay system among merchants, which enables consumers to make seamless payments by scanning QR codes through mobile banking apps or digital wallets.
- **Digital Wallets:**
 - Digital wallets accounted for 25% of e-commerce payments in 2025. Their growth is closely tied to compatibility with PromptPay QR codes and access to multiple funding sources, including linked bank cards, cash top-ups, and BNPL services. TrueMoney and ShopeePay are the most commonly used digital wallet brands among consumers.
- **Cash:**
 - Cash payments, primarily through cash on delivery, accounted for 15% of e-commerce transactions, remaining high by global standards, particularly in rural and suburban areas.
- **Card Payments:**
 - Credit cards accounted for 10% of e-commerce payments and are widely used for high-value purchases and cross-border rewards programs. Debit cards accounted for 3% of e-commerce payments and are increasingly moving into the background, serving as an underlying funding source for digital wallets and bank transfers.

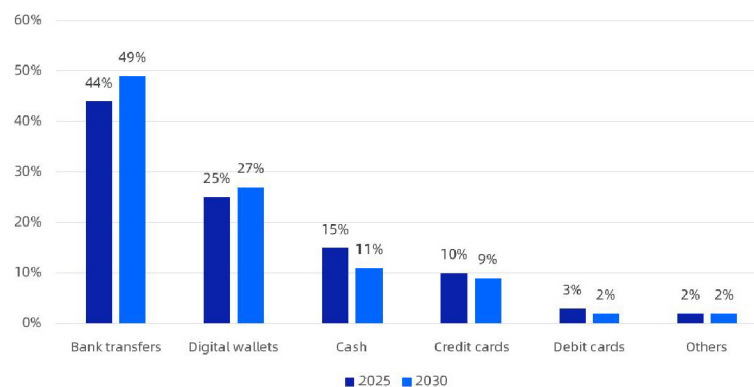
E-commerce payment method share in Thailand, 2025 vs. 2030

Antom



44%

Bank transfers



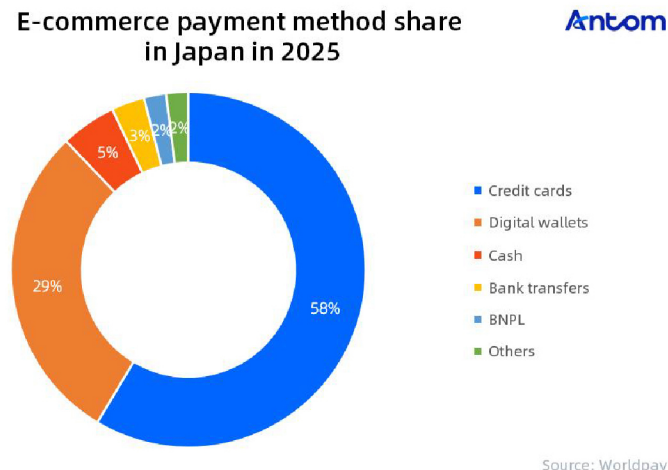
Source: Worldpay

2.2 East Asia

2.2.1 Japan

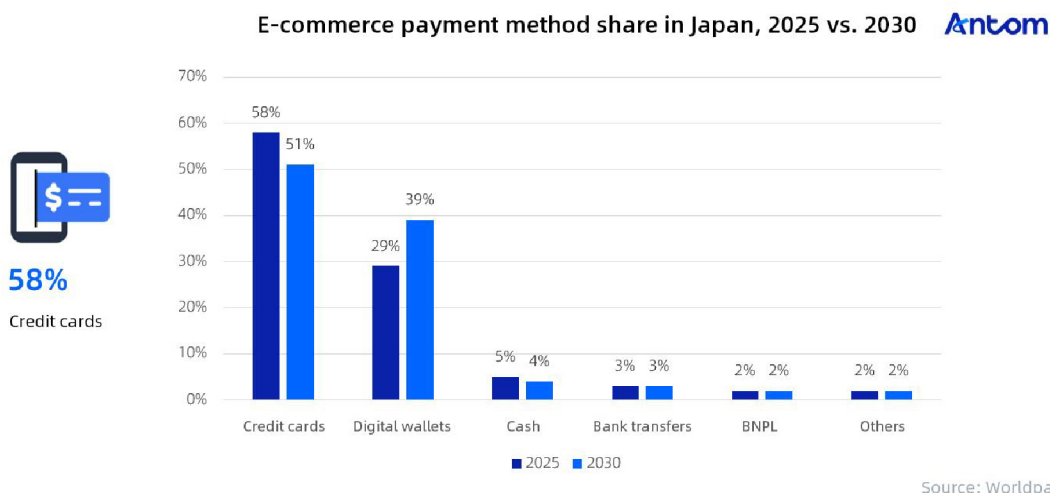
Credit cards and digital wallets are the primary payment methods used by online shoppers in Japan.

Japan has a debit card penetration rate of 89% and a credit card penetration rate of 76%, with the credit card penetration rate ranking first in the Asia-Pacific region. As the fourth largest economy in the world, Japan is seeing its e-commerce market expanding at a CAGR of 9.23%. In 2025, the number of digital payment users is expected to exceed 90.65 million (a penetration rate of 73.12%), and the transaction value will surpass USD 447.5 billion.



In 2025, credit card payments were the most popular payment method in e-commerce, closely followed by digital wallets.

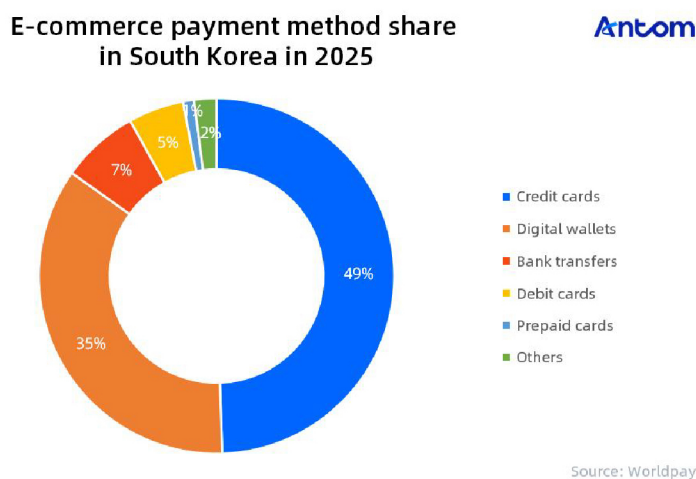
- **Credit Cards:**
 - In 2025, credit cards rank first globally in e-commerce payments with a share of 58%, demonstrating a strong preference among Japanese consumers for direct credit card usage online. Although this figure is projected to decrease slightly to 51% by 2030, international giants such as JCB, Visa, and Mastercard remain firmly entrenched at the core of the payment ecosystem.
- **Digital Wallets:**
 - Operating as an extension of bank cards, digital wallets are expanding rapidly. PayPay, Rakuten Pay and au PAY are the market leaders, with their growth momentum driven primarily by users binding credit cards within the wallets.
- **Cash:**
 - Cash (typically via konbini payments or cash on delivery COD) still accounts for a 5% share. Deep-rooted trust in cash and traditional payment habits have shaped a non-linear path towards digital transformation in Japan.
- **Bank Transfers:**
 - As a widely used payment method in Japan, bank transfers are characterised by security and real-time confirmation. Pay-easy is a key bank transfer service in Japan, allowing users to complete payments via online banking or offline ATMs.



2.2.2 South Korea

Credit cards and digital wallets are the primary payment methods used by online shoppers in South Korea.

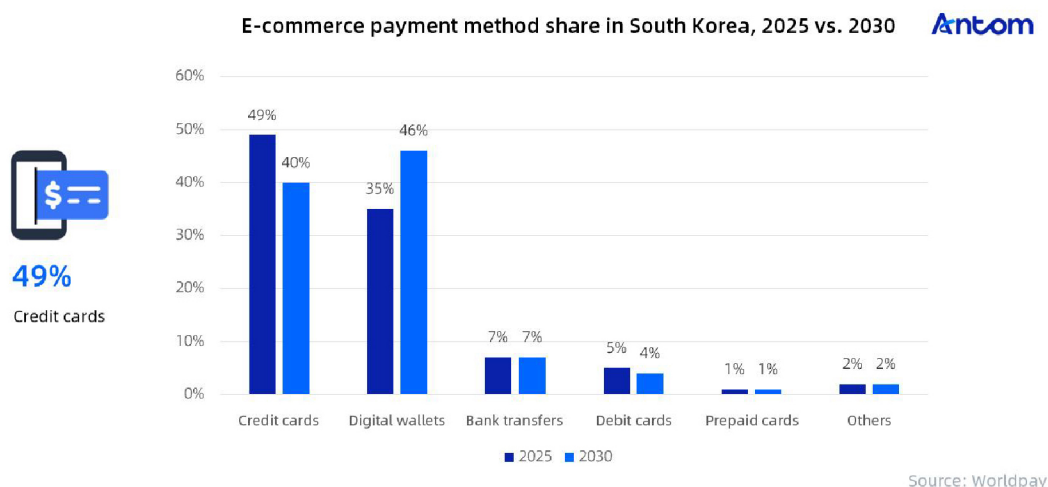
South Korea is the twelfth largest economy in the world, and its payment market exhibits an exceptionally high degree of insularity and maturity. While domestic card schemes control 97% of the market, forming significant local barriers, mobile payments are increasingly moving from credit cards towards digital wallets. According to Statista forecasts, the e-commerce market will see a CAGR of 4.47% from 2024 to 2029, and the e-commerce user penetration rate will exceed 76%. In 2025, the number of digital payment users in South Korea will reach 58.46 million, and the transaction value will exceed USD 197.7 billion.



In 2025, credit card payments were the most popular payment method in e-commerce, closely followed by digital wallets.

- **Card Payments:**
 - In 2025, credit cards dominate the e-commerce market with a 49% share, and their offline usage rate is even higher at 53%. This primarily benefits from a preferential policy where the South Korean government includes credit card spending in personal income tax deductions.
 - South Korean card brands are primarily Visa and Mastercard. The market features cards issued by 9 major institutions including Shinhan, Samsung and Lotte, with co-branded cards accounting for 55%.
- **Digital Wallets:**

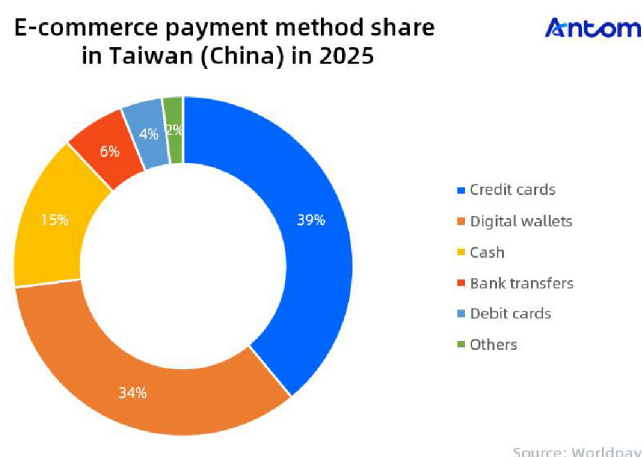
- Digital wallets hold a 35% e-commerce share in 2025 and are projected to overtake physical cards by 2030 with a share of 46%. Domestic brands such as Kakao Pay, Naver Pay, and Samsung Wallet hold an absolute advantage. The primary growth momentum for digital wallets remains driven by binding credit cards, which is essentially the mobile extension of card payments.
- **Bank Transfers:**
 - A new type of bank transfer method, Quick Bank Transfer (쿼크계좌결제) significantly addresses the complex processes associated with traditional bank transfers. By binding bank accounts, the simplified payment process brings a 20% higher success rate than with traditional methods.
- **Prepaid Cards:**
 - Prepaid cards and gift cards are extremely popular in South Korea, covering areas such as department stores, convenience stores, and coffee chains. These cards bridge online and offline consumption scenarios, serving as an effective tool for merchants to reach specific consumer groups.



2.2.3 Taiwan (China)

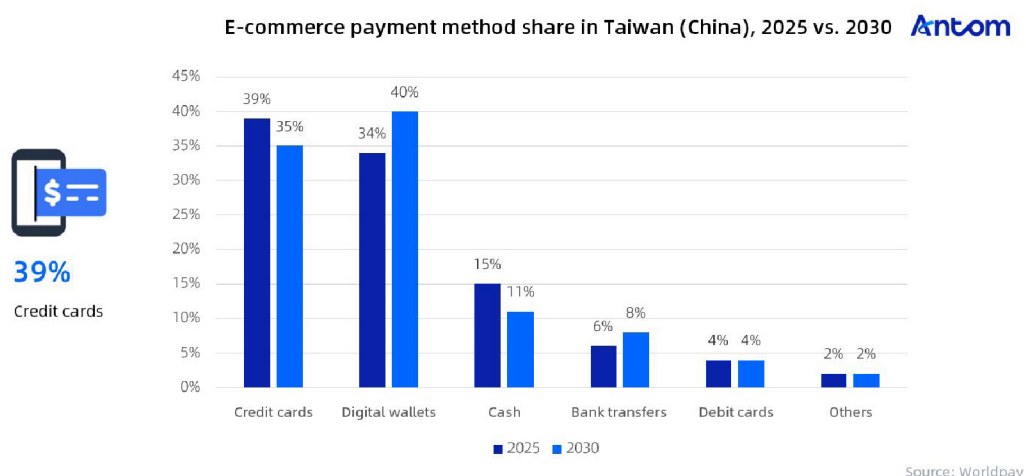
Credit cards and digital wallets are the primary payment methods used by online shoppers in Taiwan (China).

Taiwan (China)'s e-commerce market is experiencing rapid growth. Driven by young consumer groups and social media (such as Facebook) marketing, the online penetration rate of daily necessities has surged. The number of e-commerce users is projected to increase to 6.9 million by 2029, with the penetration rate rising to 31.9%. Digital payments have grown by nearly 50% over the past five years, currently standing at a penetration rate of 35.6%.



In 2025, credit card payments were the most popular payment method in e-commerce, followed by digital wallets.

- **Card Payments:**
 - Credit cards are the most popular digital payment method in Taiwan (China). Driven by reward points and cashback programmes, credit card stickiness is exceptionally high. The market is dominated by Visa and Mastercard.
 - Debit and prepaid cards account for a low total share. Prepaid cards are centered around stored-value transit cards (such as EasyCard and iPASS) and have successfully expanded into diverse offline consumption scenarios.
- **Digital Wallets:**
 - Digital wallets have become the fastest-growing payment method in Taiwan (China). They hold a 34% e-commerce share in 2025, which is projected to climb to 40% by 2030. According to Statista research, LINE Pay, Apple Pay, and JKOPay are the top three most widely used digital wallets in Taiwan (China).
- **Cash:**
 - Cash remains an important option for Taiwan (China) e-commerce, benefiting from exceptionally high consumer trust, particularly in convenience store collect-and-pay scenarios.
- **Bank Transfers:**
 - Traditional online banking in Taiwan (China) already supports real-time fund transfers, while digital banks such as **LINE Bank** are rising rapidly. Supported by **Taiwan Pay** provided by Chunghwa Post, QR code payments have become an important complementary payment method for merchants.



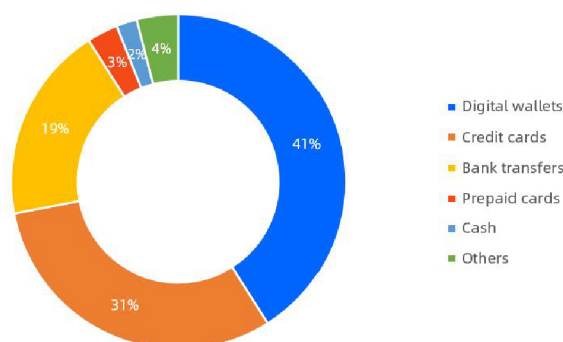
2.2.4 Hong Kong (China)

Digital wallets and credit cards are the primary payment methods used by online shoppers in Hong Kong (China).

As the third largest financial centre in the world, Hong Kong (China) boasts a per capita GDP of over USD 50,000. Its e-commerce market is expanding rapidly, with users projected to reach 5.4 million by 2029 and the penetration rate surpassing 73.1%. Its core audience is younger generations, with users under 54 accounting for up to 91.2% of the total. In 2025, the user base is expected to reach 6.37 million, with transaction values exceeding USD 46 billion. Driven by a CAGR of 8.46%, Hong Kong (China) has become one of the most vibrant digital economies globally.

E-commerce payment method share
in Hong Kong (China) in 2025

Antom



Source: Worldpay

In 2025, digital wallets were the most popular payment method in e-commerce, closely followed by credit cards.

- **Digital Wallets:**
 - In 2025, digital wallets overtook bank cards for the first time as the most preferred choice in e-commerce, and their share is projected to climb to 51% by 2030.
 - The market exhibits a diversified landscape, where AlipayHK, WeChat Pay HK, Octopus Wallet, and PayMe together construct the mainstream local ecosystem. AlipayHK has 4.5 million active users, making it one of the most popular digital wallets in Hong Kong (China).
- **Card Payments:**
 - Hong Kong (China)'s card payment market is mature and diversified, with an average of 3.4 payment cards per person. Credit card transaction volumes are significantly higher than those of debit cards. The market is dominated by UnionPay International and EPS, followed by Visa, Mastercard, and American Express.
- **Bank Transfers:**
 - Leveraging the Hong Kong Monetary Authority's Faster Payment System (FPS) and its common QR code HKQR, instant multi-currency payments are supported. Their e-commerce share is projected to soar to 23% by 2030.
- **Prepaid Cards:**
 - The Octopus card is the most ubiquitous prepaid card payment tool in Hong Kong (China). It supports small-value retail purchases, personal identification, and many other functions. It is adopted by 98% of the population aged 15-64 in Hong Kong (China).

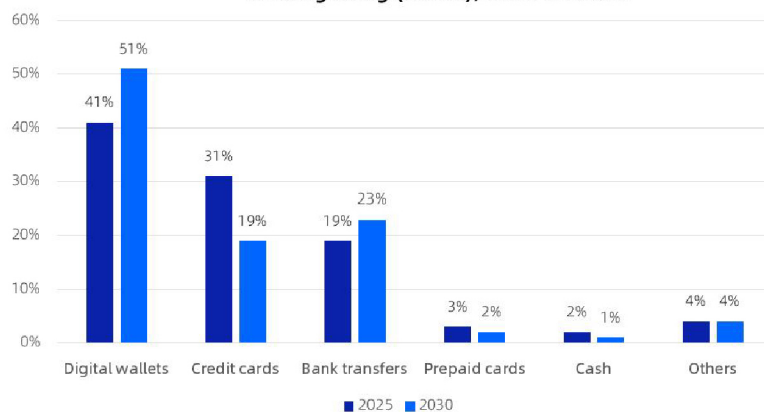
E-commerce payment method share
in Hong Kong (China), 2025 vs. 2030

Antom



41%

Digital wallets



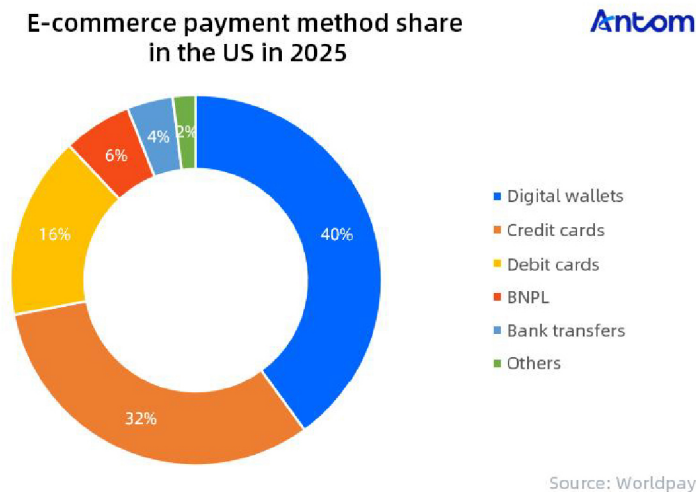
Source: Worldpay

2.3 North America

2.3.1 The United States

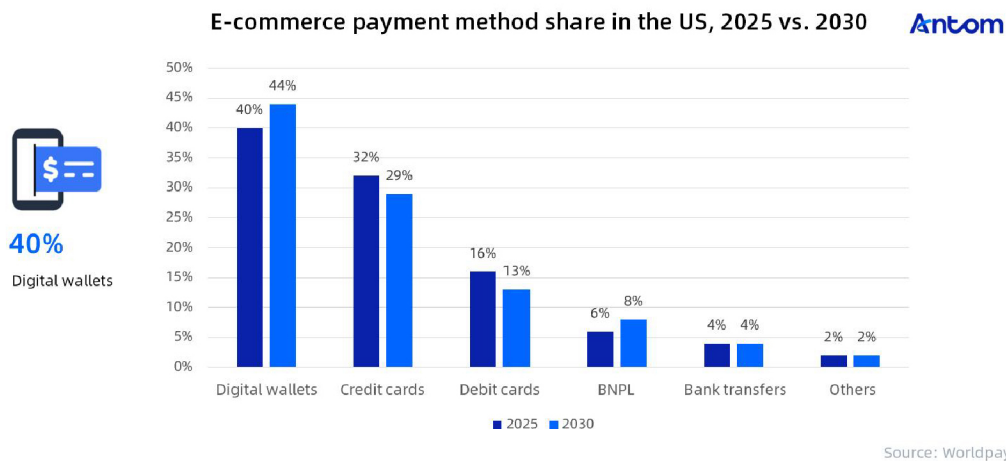
Digital wallets and credit cards are the primary payment methods used by online shoppers in the US.

The scale of digital payment users in the US continues to expand. In 2025, the number of users will reach 282 million, with the penetration rate reaching 81.13%, ranking first globally. The digital payment transaction value is projected to surpass USD 4.47 trillion and will grow at a CAGR of 9.17% between 2025 and 2030, demonstrating that the digital transformation dividend remains robust.



In 2025, digital wallets were the most popular payment method in e-commerce, closely followed by credit cards.

- **Digital Wallets:**
 - As the most popular payment method in e-commerce, digital wallets are projected to account for a 44% share by 2030. Apple Pay and Google Wallet have significantly reduced payment friction through their underlying card-binding logic.
- **Card Payments:**
 - Bank cards are the absolute cornerstone of e-commerce payments in the US. In 2025, direct card payments made outside of digital wallets accounted for 49% of online transaction value (credit cards at 32%, debit cards at 16%). In terms of brands, **Visa** takes the lead, closely followed by **Mastercard**. Currently, payment behaviour is increasingly shifting from manual card entry to card-on-file transactions via digital wallets. Meanwhile, banks are strengthening the digital influence of cards through bank-backed solutions such as **Paze**.
- **BNPL:**
 - The BNPL model demonstrates exceptional vitality in the US, accounting for a 6% online market share in 2025. Driven by brands such as Affirm and Klarna, as well as retailer instalment services, its CAGR is projected to reach 13% over the next five years.
- **Bank Transfers:**
 - According to Statista forecasts, online banking penetration in the US is expected to reach 74% in 2026.
 - Traditional banks and neobanks have formed a healthy competitive dynamic. Fintech companies, such as Chime, are driving innovation through premium user experiences. In 2023, Chime recorded 5.8 million monthly active users.

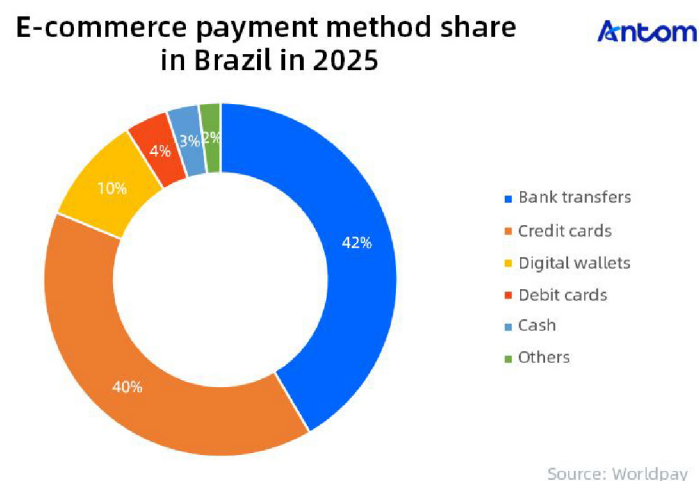


2.4 Latin America

2.4.1 Brazil

Bank transfers and credit cards are the primary payment methods used by online shoppers in Brazil.

Brazil is the largest economy in Latin America. Brazil's e-commerce market is developing rapidly, with the number of e-commerce users reaching 154 million in 2025, and the e-commerce market revenue is projected to grow at a CAGR of 6.67% between 2025 and 2029.

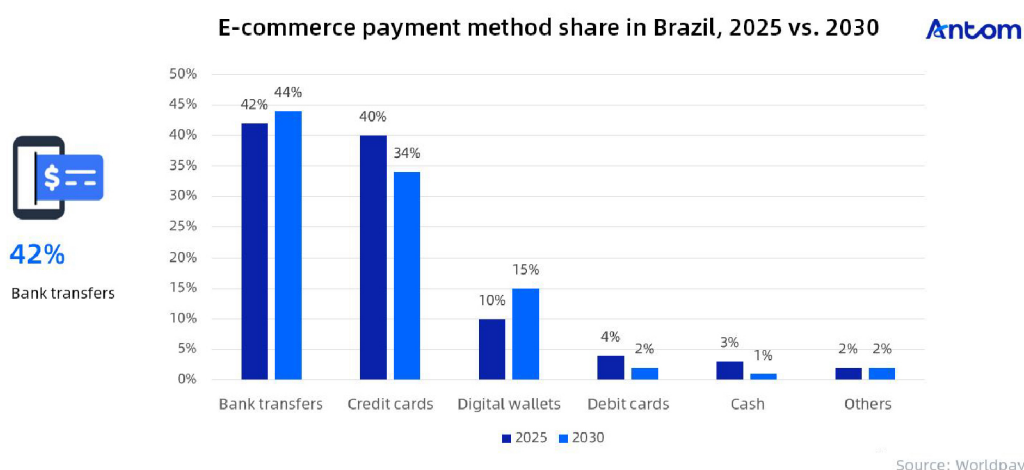


Pix is the primary payment method for online shopping in Brazil, closely followed by local credit cards.

- **Bank Transfers:**
 - Leveraging Pix, a real-time payment system, bank transfers become the preferred choice in e-commerce with a 42% share, which is projected to rise to 44% by 2030. With its advantages of speed, low cost, and security, Pix has become the backbone of the Brazilian payment landscape.
- **Card Payments:**
 - Brazil's credit card market holds a leading position in Latin America, primarily dominated by international brands Mastercard and Visa. These two brands account for 80% of bank card payments in both offline and online environments across South American countries. Elo, a domestic Brazilian card brand, also shows a robust performance.
- **Digital Wallets:**
 - Digital wallet penetration in Brazil has reached 85%, placing the country among the global leaders. Gen Z views digital wallets as an essential tool, using them not only

for financial transactions but also extensively for storing credentials and identity verification. In online shopping scenarios, digital wallets maintain a stable market share of around 10%.

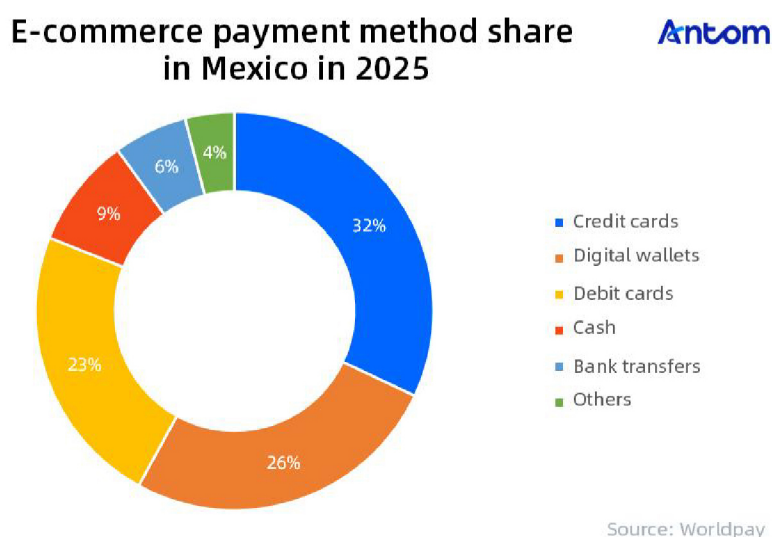
- Apart from Pix, PayPal (24%) and Google Pay (12%) are the most popular brands, while domestic wallets Mercado Pago and PicPay secure a strong position thanks to their localised advantages.



2.4.2 Mexico

Credit cards and digital wallets are the primary payment methods used by online shoppers in Mexico.

In 2025, the number of digital payment users in Mexico reached 105 million, representing a penetration rate of 79.3%. The digital payment transaction value surpassed USD 163 billion, ranking fifteenth globally, and is forecast to grow at a CAGR of 9.15% between 2025 and 2030.

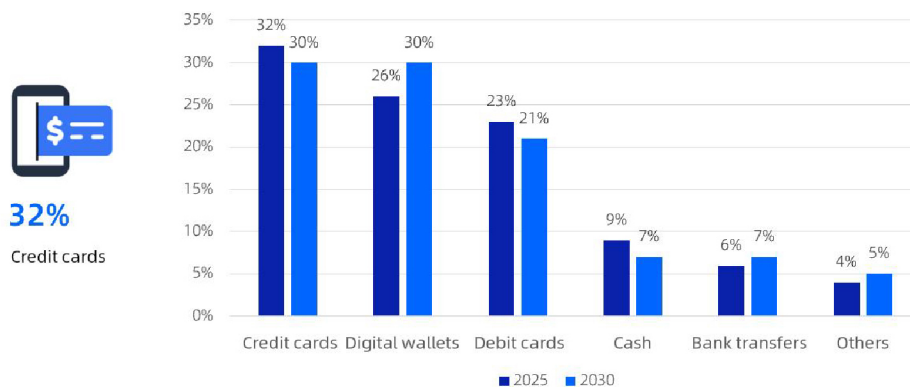


In 2025, card payments were the most popular payment method in e-commerce, closely followed by digital wallets.

- **Card Payments:**
 - Bank cards account for 57% of e-commerce transactions. Credit cards (32%) are the most popular option for online purchases, while debit cards (23%) hold a greater advantage in offline POS scenarios.

- Visa and Mastercard are in an absolute monopoly, commanding a total market share of 99%.
- Credit cards maintain their dominance in cross-border transactions and premium consumption, whereas debit cards are primarily used in local bricks-and-mortar stores, for utility bill payments, and for online low-value digital content top-ups.
- **Digital Wallets:**
 - Digital wallets (26%) are rising rapidly and are forecast to reach a 30% share by 2030, on par with credit cards. The digital wallet market will see a CAGR of 18.4% from 2025 to 2030.
 - Young and middle-aged groups constitute the primary consumer force. Mexican consumers attach extreme importance to payment security, with over 70% highly valuing the verification features and expenditure-visualisation capabilities offered by digital wallets.
 - PayPal (79%) firmly secures the top spot, while Mercado Pago (56%) has become a pivotal tool for financial inclusion among the local unbanked population.
- **Cash:**
 - Mexico remains the most cash-reliant market in Latin America. In 2025, cash accounted for 9% of e-commerce transaction value, with 6% coming from cash-based voucher models (such as OXXO) that allow consumers to place orders online and pay in cash at convenience stores, the highest share of its kind globally.
- **Bank Transfers:**
 - The banking sector exhibits a clear oligopoly, with the top seven banks led by BBVA controlling approximately 80% of the market share.
 - Digital banking penetration is rising steadily, with its market share forecast to reach 7% by 2030.
 - Supported by the SPEI infrastructure, banking apps have deeply integrated CoDi (for QR code payments) and DiMo (for mobile number payments), driving the forecast digital banking market share to 7% by 2030.

E-commerce payment method share in Mexico, 2025 vs. 2030 **Antom**



Source: Worldpay

2.5 Europe

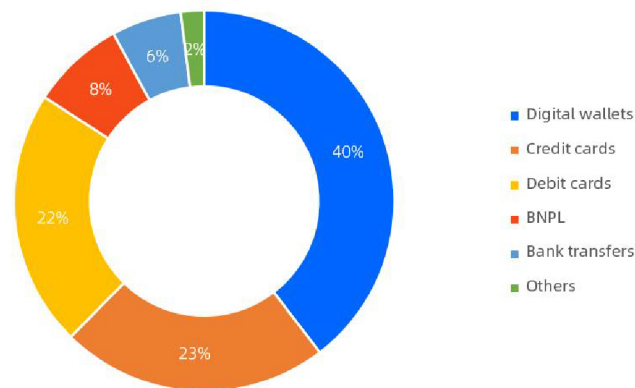
2.5.1 The United Kingdom

Digital wallets and credit cards are the primary payment methods used by online shoppers in the UK.

The number of digital payment users in the UK has continued to grow over the past few years, reaching 49.35 million in 2025. The digital payment transaction value will surpass 722.5 billion USD and is forecast to grow at a CAGR of 9.17% between 2025 and 2030.

E-commerce payment method share in the UK in 2025

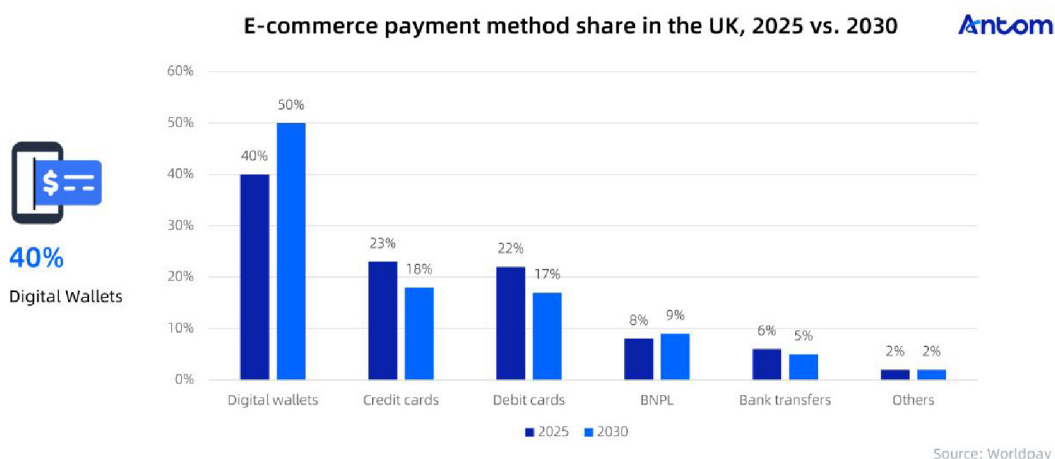
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Source: Worldpay

In 2025, digital wallets were the most popular payment method in e-commerce, closely followed by credit cards.

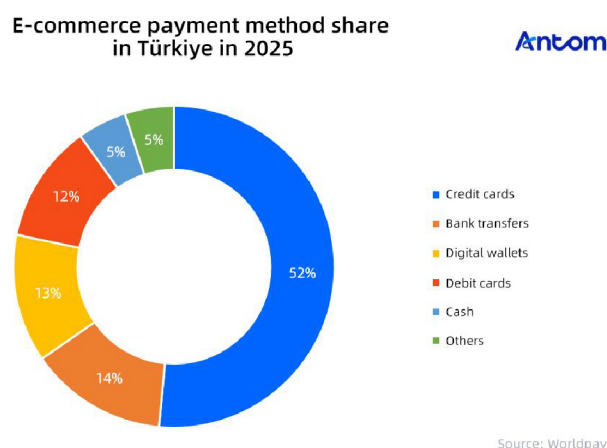
- **Digital Wallets:**
 - Digital wallets are gaining traction rapidly in the UK. While penetration remains below that of Asia-Pacific markets, it is higher than in most European countries. Their share is forecast to climb to 50% by 2030. **Apple Pay**, **Google Pay**, and **PayPal** continue to lead the market. With the removal of contactless payment limits in 2026, the convergence of digital wallets and card payments is expected to accelerate, further enhancing the payment experience.
- **Card Payments:**
 - Card payments remain the absolute cornerstone of the payment ecosystem. In 2025 online transactions, **credit cards** accounted for **23%** and **debit cards** account for **22%**. Visa dominates as the leading card scheme, followed by Mastercard.
 - Starting from April 2025, Visa rolled out the new Visa Acquirer Monitoring Program (VAMP) mechanism, which now captures all non-fraud disputes and removes the minimum dispute amount threshold — significantly increasing the compliance burden.
- **BNPL:**
 - BNPL services are evolving from a niche financial product into a mainstream payment option, reshaping the UK's payments landscape. BNPL providers range from global leader Klarna and Australia's Afterpay to homegrown fintech players such as Zilch and Laybuy.
- **Bank Transfers:**
 - Bank transfers account for 6% of e-commerce payments in 2025. Supported by mature open banking and account-to-account (A2A) technology, this method stands out for high security and low fees. Although squeezed by digital wallets for low-value purchases and forecast to slip to a 5% share by 2030, bank transfers remain indispensable for high-value transactions and specific bill payment scenarios.



2.5.2 Turkey

Credit cards and bank transfers are the two primary payment methods used by online shoppers in Turkey.

As one of Europe's youngest countries, Turkey boasts a vast youth population. According to Statista, e-commerce revenue in Turkey is projected to reach USD 33.98 billion in 2026. Powered by this youthful demographic, digital payments are expanding at a robust 12.08% compound annual growth rate (CAGR), with penetration forecast to hit 44.9% by 2030 — signalling exceptional growth potential in both transaction volume and reach.

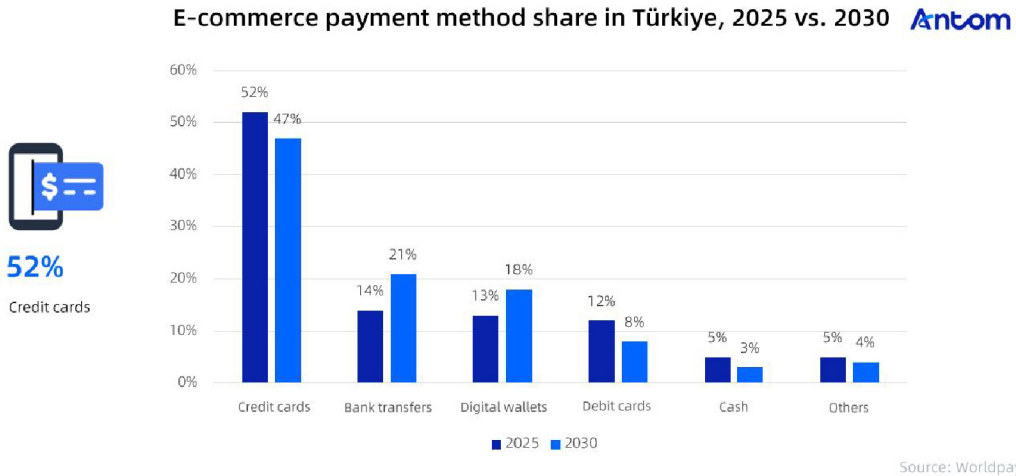


In 2025, credit cards rank as the most popular payment method among e-commerce consumers, closely followed by bank transfers and digital wallets.

- **Card Payments:**
 - The dominance of credit cards stems largely from their seamless support for instalment payments. Deeply rooted in national spending habits, Turkey's "Taksit" (installment) culture drives the vast majority of consumer purchases.
 - Although digital wallets are capturing some share, credit cards are still forecast to command 47% of the market by 2030.
 - Visa and Mastercard lead the card scheme landscape, while the domestic scheme Troy is rapidly gaining ground.
- **Bank Transfers:**
 - The fastest-growing dark horse. Fuelled by the central bank's FAST instant payment system, bank transfers are set to surge from a 14% share in 2025 to 21% by 2030. FAST enables funds to arrive in seconds using simple identifiers such as a mobile phone number and is fully integrated with the TR QR code standard, dramatically boosting merchant acceptance.

- **Digital Wallets:**

- The market is largely dominated by local players. Strict data protection laws limit the footprint of international wallets, allowing homegrown platforms such as BKM Express and Papara to expand rapidly through TR QR code and NFC technology. Their share is forecast to climb to 18% by 2030.



2.5.3 European Union (EU-27)

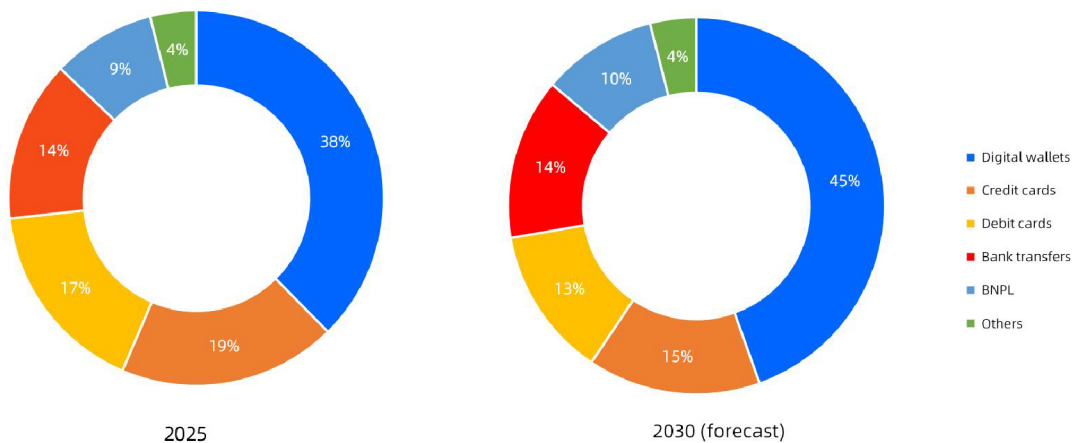
Digital wallets and card payments are the two primary payment methods used by online shoppers in the European Union.

As one of the world's most mature economic blocs, the EU boasts high per-capita purchasing power and widespread internet penetration. According to Statista, the EU's e-commerce revenue is projected to reach USD 453.3 billion in 2026. Fuelled by steady digitalisation and the deepening of omnichannel retail, the EU e-commerce market is set to expand at a stable CAGR of 5.2% from 2025 to 2030, with its total size forecast to surpass USD 559.2 billion by 2030 — demonstrating highly resilient long-term investment value.

Among the EU's major economies, Germany, France, Italy, and Spain form the bloc's most populous core market and are a key focus for cross-border e-commerce merchants. In 2025, Germany leads the region with e-commerce revenue of USD 104.5 billion, firmly holding the top spot, closely followed by France and Italy. Although Spanish online shoppers currently have lower purchasing power, the market is expanding rapidly, making it suitable for brands targeting the mid-to-lower-end segment.

E-commerce payment method share in Europe, 2025 vs. 2030

Antom

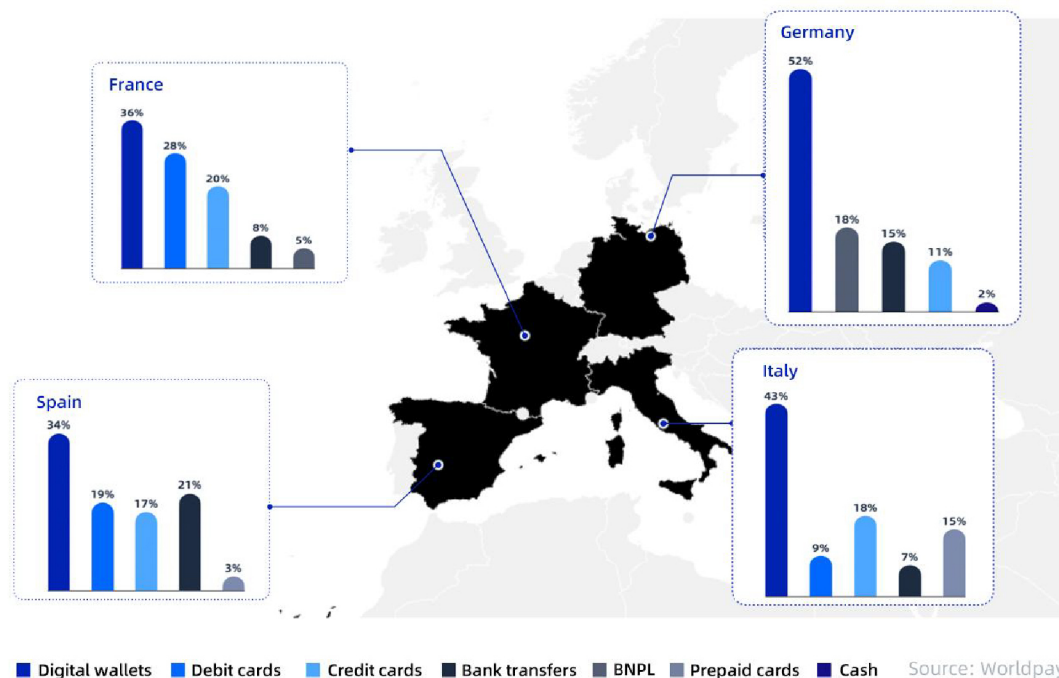


Source: Worldpay

In 2025, digital wallets rank as the most popular payment method among EU e-commerce consumers, closely followed by card payments and bank transfers.

- **Digital Wallets:**
 - The share of digital wallets in e-commerce payments is growing rapidly. Digital wallet giants PayPal, Apple Pay, and Google Pay are the top three digital wallets across the four EU countries, while the local digital wallet service Bizum also secures a foothold in the Spanish digital wallet market.
- **Card Payments:**
 - French consumers rank first in credit and debit card usage, with these cards accounting for 48% of their e-commerce transactions. Italy records a prepaid card usage rate as high as 15%. The relatively low usage of debit and credit cards in Germany stems from Germans' conservative spending habits, aversion to debt, and a stronger preference for cash due to historical inflation concerns.
 - The French domestic card scheme Cartes Bancaires commands a 91% market share, reflecting French consumers' high recognition of and reliance on the local payment system. Germany also shows a preference for local payment methods: The domestic card scheme Girocard holds a 76% share, while Visa and Mastercard account for only 12% and 10%, respectively. In contrast, Southern European countries have a higher share of international card schemes. In the Spanish market, Visa holds a 56% share and Mastercard 42%, forming a duopoly. Italy presents a more balanced landscape, with the domestic card scheme Bancomat accounting for slightly over one-third of the market.
- **Bank Transfers:**
 - Bank transfers account for a relatively high share of e-commerce transactions in both Germany and Spain, exceeding 15% in 2025. The usage rate of bank transfers in France and Italy is relatively low.
- **BNPL:**
 - BNPL is highly popular among German consumers, accounting for 18% of e-commerce payment methods in 2025. This is largely driven by the instalment and deferred payment options that BNPL provides, which meet German consumers' needs for financial planning around larger expenditures. The usage rate of BNPL in Italy and Spain is relatively low.

E-commerce payment method share in major EU countries **Antom**



2.6 Middle East

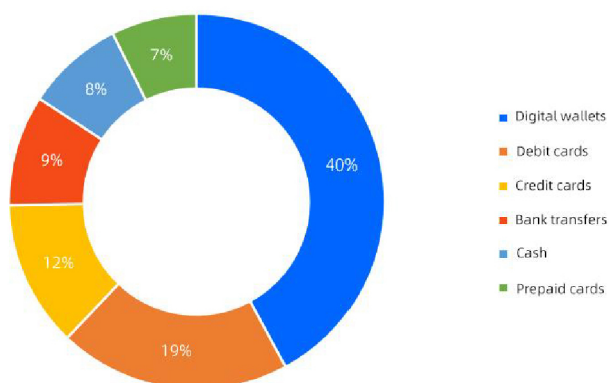
2.6.1 Saudi Arabia

Digital wallets and debit cards are the two primary payment methods used by online shoppers in Saudi Arabia.

Saudi Arabia's digital payment market is experiencing robust growth. By 2025, the number of users is projected to reach 19.26 million, driving penetration up to 55.71%, with transaction value exceeding USD 111.08 billion. From 2025 to 2029, the market is set to expand at a CAGR of 9.74%, demonstrating powerful growth potential.

E-commerce payment method share in Saudi Arabia in 2025

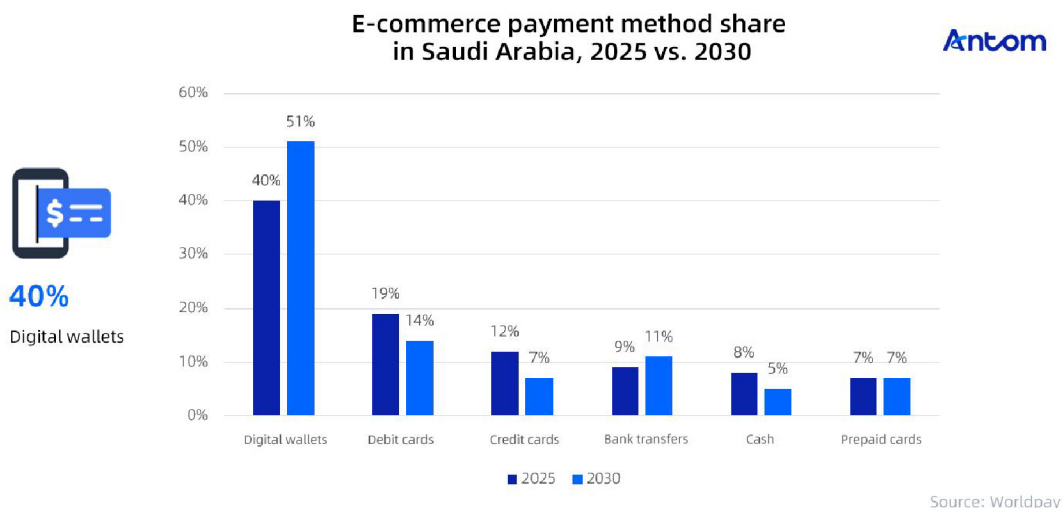
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Source: Worldpay

In 2025, digital wallets rank as the most popular payment method in e-commerce, closely followed by card payments and bank transfers.

- **Digital Wallets:**
 - Digital wallets have surged to become the leading e-commerce payment method, commanding a 40% share, and are projected to climb to 51% by 2030. The landscape spans card-linked services such as Apple Pay, instalment-based PayPal, and stc pay — the dominant domestic stored-value leader — effectively serving as a unified gateway for a wide range of payment methods.
- **Card Payments:**
 - Debit and prepaid cards collectively account for 27% of e-commerce transactions, forming the core of Saudi Arabia's payment system. All domestic debit cards carry the mada network branding and, supported by contactless technology, have achieved widespread adoption. Prepaid cards, holding a 7% share, effectively serve the unbanked expatriate workforce.
 - Credit cards, with a 12% share, are predominantly used in cross-border and high-end spending scenarios. Although under pressure from digital wallets and forecast to decline to 7% by 2030, they remain an important pillar for high-value transactions.
- **Bank Transfers:**
 - Bank transfers account for a 9% share of Saudi Arabia's e-commerce market. Fuelled by strong fintech support under "Saudi Vision 2030" and the widespread adoption of the Sarie instant payment system, their share is forecast to rise to 11% by 2030.
- **BNPL:**
 - BNPL, driven by Tabby and Tamara, is reshaping the credit landscape and is forecast to reach a 5% share by 2030.



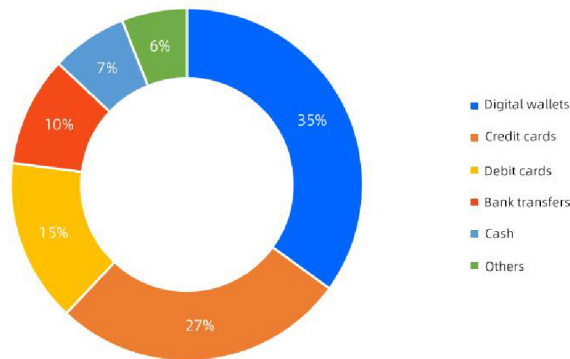
2.6.2 UAE

Digital wallets and credit cards are the two primary payment methods used by online shoppers in the UAE.

The UAE's digital payment market is experiencing explosive growth. By 2025, the user base is projected to reach 6.03 million, pushing the penetration rate as high as 53.15%. Transaction value is projected to surpass USD 85.35 billion over the same period. Market confidence is robust. According to Visa's 2025 Payment Security Report, 81% of UAE respondents expect to use digital payments more frequently in the next 12 months, well above the global average of 74%.

E-commerce payment method share in the UAE in 2025

Antom



Source: Worldpay

In 2025, digital wallets were the most popular payment method in e-commerce, closely followed by credit cards.

- **Digital Wallets:**
 - Commanding a 35% share, digital wallets have become the leading e-commerce payment method and are projected to rise to a 40% share by 2030. The format is dominated by card-linked wallets such as Apple Pay.
- **Card Payments:**
 - Bank cards remain the cornerstone of the UAE's payment market. Credit cards (27%) and debit cards (15%) collectively account for 42% of e-commerce transactions.
 - In the UAE, Visa leads the card scheme landscape, followed by Mastercard and American Express. Together, these three schemes command a combined market share of as high as 99%.
- **Bank Transfers:**
 - The fastest-growing segment. Powered by the central bank's **Aani** system, bank transfers are gaining rapid adoption through QR code and mobile number payments. Accounting for a **10%** share in 2025, they are projected to reach a **13%** share by 2030, representing a CAGR as high as 17%.
- **BNPL:**
 - Led by Tabby and Tamara, BNPL has expanded from retail into diverse sectors such as travel and healthcare, and is forecast to reach a 5% share by 2030.

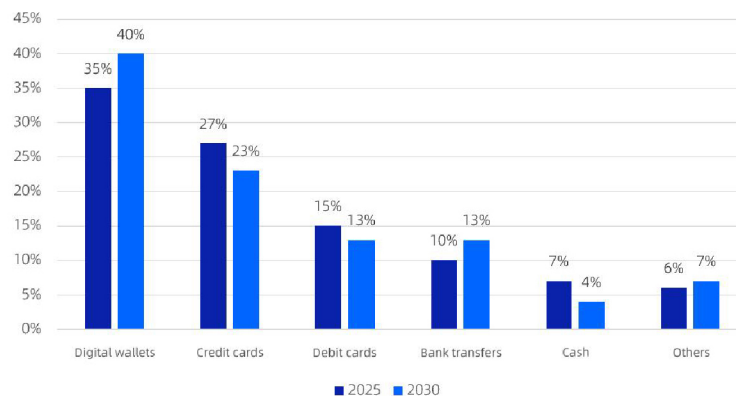
E-commerce payment method share in the UAE, 2025 vs. 2030

Antom



35%

Digital wallets



Source: Worldpay

Chapter 3: Checkout Configuration for Cross-Border Merchants, Balancing High Conversion and Low Risk

In global payment acquiring networks, indiscriminately piling up payment methods does not deliver linear GMV growth. A checkout page that lacks scientific planning not only lengthens the checkout flow, but also raises security concerns among overseas consumers. Cross-border merchants must therefore establish a configuration methodology that balances user experience with payment success rates.

3.1 Conversion Rate Optimisation Principles: Plugging Funnel Leaks with the "3-5 Rule"

In standalone e-commerce site operations in 2026, payment page design should follow the **"3-5 rule"**: displaying no more than five payment options on the checkout page. Too many options lengthen the user's decision-making chain and can easily lead to mid-stream cart abandonment.

To refine the operation of these five prime slots, merchants should adhere to the following three principles:

Dynamic Sorting Based on Geographic IP: The system needs to detect the buyer's geographic location in real time and pin the most dominant local payment method (such as Pix in Brazil or FPX in Malaysia) to the top. **Displaying familiar and widely used local payment logos can instantly increase shopper confidence, boosting first-time customer trust by around 20%.**

Visual Cues: Add a visual badge such as "Fastest" or "Popular" next to your preferred payment methods or those offering the quickest checkout experience (such as Apple Pay). This effectively alleviates consumer distrust and is estimated to increase checkout conversion rates by 5-12%.

Local Currency Pricing: Display prices consistently in the shopper's local currency throughout the entire purchasing journey—from the product page and shopping cart to the checkout button. Eliminating the need for customers to calculate exchange rates themselves can lower page abandonment rates by 13%.

3.2 Efficiency Optimisation: Protecting the Three Metrics That Matter Most

A well-designed payment strategy does more than help you collect payments; it helps protect profitability. When evaluating any payment channel, merchants should focus on three critical metrics:

Authorisation Rate: Intelligent Switching Between Cross-Border Gateways and Local Acquiring

Merchants that rely solely on a single cross-border card gateway often face high rejection rates caused by issuer false positives. Brazil is a typical example. The authorisation rate of cross-border card transactions is typically below 60%. By implementing intelligent routing, the system can automatically redirect transactions to the local payment channel Pix within milliseconds whenever a cross-border route encounters friction. Given that local approval rates generally exceed 90%, this approach can increase overall authorisation rates by 30-50%.

Chargeback Rate: Combining Risk Control with Irreversible Settlement

Chargeback fraud—where a buyer unilaterally requests a payment reversal from the bank after receiving the goods—is a notorious profit killer for independent online stores. Merchants can deploy a two-pronged defence strategy: first, integrate the 3DS 2.0 protocol on the front end to trigger dynamic identity verification only for high-risk orders; second, encourage customers purchasing higher-value items to use local instant online transfers. Because A2A transfers are irreversible once completed, they can reduce exposure to malicious chargebacks by more than 60%.

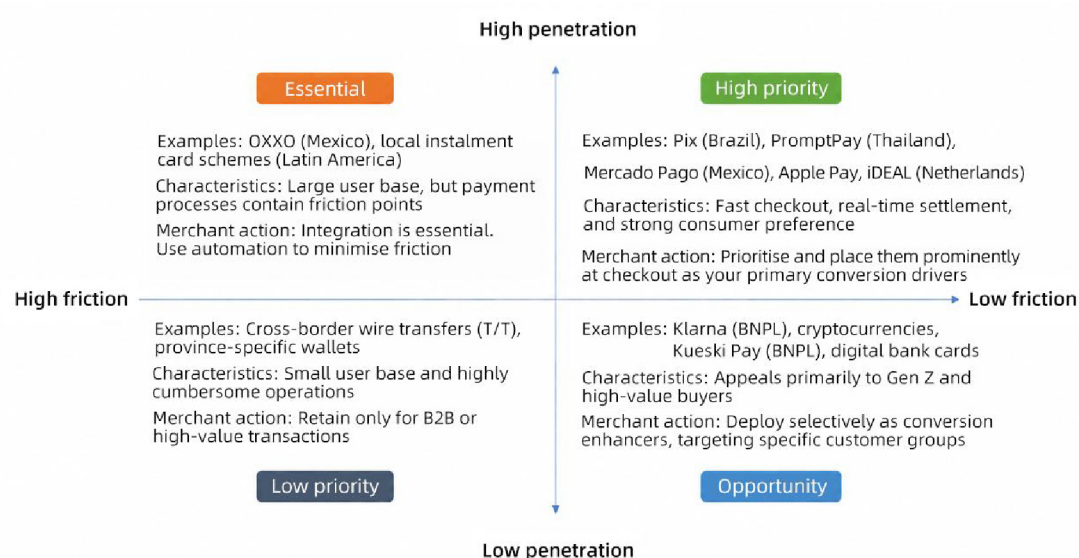
Fund Turnover: Balancing Instant Settlement with Deferred Payment Cycles

Lengthy settlement cycles will lock up the supply chain liquidity of cross-border enterprises. When configuring payment channels, merchants should maximise the share of payment methods that offer faster settlement, such as Pix real-time settlement or FPX's next-day settlement model. If COD (whose settlement cycles typically range from 7 to 14 days) must be retained during the early stages of expansion into emerging markets, it should be balanced against instant-settlement digital payment methods. This blended approach helps reduce inventory financing pressure while improving overall cash flow efficiency.

By optimising these three areas, merchants can significantly improve operational performance while maintaining broad payment coverage.

3.3 Payment Configuration Strategy: Using the Quadrant Decision-Making Tool

With so many local payment methods available, how can merchants determine which ones to prioritise and how to structure their payment mix when entering overseas markets? This section introduces the Quadrant Decision-making Tool for payment selection and prioritisation. When entering a new market, merchants should evaluate potential payment methods against this quadrant matrix to determine their priority at checkout.



Rather than selecting from a single quadrant, merchants should combine options from multiple quadrants based on the maturity of the target market. Take the Mexico as an example:

High-Priority (Top-Right Quadrant): Golden Options for Securing the Core Revenue Base

Mercado Pago is the largest domestic digital wallet in Mexico. It delivers a split-second payment experience for premium customers holding bank cards and digital wallets. Featuring this at the top of the checkout page ensures that the most critical, high-value customer segment does not drop off.

Opportunity (Bottom-Right Quadrant): Conversion Accelerators for Higher Spending Potential

BNPL solutions such as Kueski Pay can be provided for high-value purchases to reduce the burden of immediate payment and increase average order value.

Essential Coverage (Top-Left Quadrant): Risk Control for the Unbanked Population

OXXO cash payments allow customers to generate a payment voucher online and complete the transaction in cash at a convenience store. Although the payment journey involves greater friction and requires additional steps, it enables merchants to reach the nearly 30% unbanked population in Mexico.

Merchants should position it at the bottom of the checkout page to expand coverage and configure automated payment reminders within 24 hours of order placement.

3.4 Common Pitfalls to Avoid for Independent Online Stores

- **Do not be misled by preferred methods:** A country's most widely used payment method (such as OXXO) may be the result of its infrastructure limitations. Merchants should treat it as a **coverage tool** while using digital wallets as the **conversion drivers**.
- **Focus on authorisation rates:** Some local card channels may boast high brand awareness, but if their cross-border settlement success rates are low, merchants should decisively switch to higher-performing channels via intelligent routing.
- **Prevent authorisation failures from undermining customer trust:** Low authorisation rates (such as valid cards being frequently declined by mistake) directly trigger consumer concerns over transaction fraud, amplifying distrust towards an unfamiliar brand. Merchants should review the causes of authorisation failures on a monthly basis and provide clear **recovery messages** at checkout, (e.g., "Your bank has declined this card. Please try Pix or another local wallet."). This can help recover approximately **6%** of otherwise lost orders.
- **Conduct regular A/B testing:** Cross-border operational teams should refine the order of payment methods each quarter, using real transaction data to optimise checkout performance.

Chapter 4: Antom's Global Payment Solution

Once a merchant has completed their market research and strategic planning, the next practical challenge is how to turn the integration priorities and display strategies from the Quadrant Decision-Making Tool into an operational, optimisable payment system. Taking Antom's Global Payment Solution as an example, this chapter illustrates how the strategic concepts discussed earlier can be translated into concrete product capabilities, helping merchants bridge the gap between planning and execution.

4.1 Coverage Strategy in Action: One-Stop Integration of Multiple Payment Methods

Antom supports over 300 payment methods worldwide, covering more than 200 markets and over 100 transaction currencies. With a single integration, merchants can activate the core payment tools for the target markets as needed that align with the integration priority logic outlined in Chapter 3. Antom's payment coverage encompasses globally accepted credit cards and digital wallets, while also offering deep integration with regional local payment networks—including DANA in Indonesia, GCash in the Philippines, Kakao Pay in South Korea, and Troy in Türkiye—aligning perfectly with the payment profiles of each market discussed in Chapter 3.

4.2 Efficiency Strategy in Action: Intelligent Routing and Authorisation Rate Optimisation

Antom implements efficiency enhancement strategies through the following core capabilities:

Payment Orchestration (for intelligent routing): Within the millisecond window of transaction initiation, the system monitors the success rates and stability of each payment channel in real time, dynamically selecting the optimal acquiring institution. For example, in the Brazilian market, the system automatically prioritises the local Pix channel (authorisation rate >90%) over cross-border credit card channels.

Card Revenue Booster: An AI-driven, standardised payment optimisation solution. Within a 50-millisecond decision window for each transaction, it orchestrates five core tasks: intelligent routing, authentication intelligence, adaptive messaging, automatic retries, and card information lifecycle management. For instance, during AliExpress's 2025 mega sale, this engine increased card authorisation rates by 2-3% and recovered approximately 2% of dropped orders through automated retry strategies, effectively converting orders that had reached the payment page into completed sales without additional traffic acquisition costs.

Antom Shield & AI Chargeback Assistant (for intelligent risk and chargeback management):

Antom Shield is an intelligent risk control system. It conducts millisecond-level real-time monitoring and uses machine learning algorithms to assign a risk score to each transaction, dynamically countering fraudulent attacks. Its Premium service offers fully managed operational decisions by a team of experts, performing 100% real-time risk scanning on every transaction with millisecond response times and automated decision-making, boosting payment success rates while ensuring robust security.

The accompanying AI Chargeback Assistant delivers automated case-by-case analysis, offering merchants strategies for handling chargeback disputes, estimating win probabilities, generating dispute evidence, and producing post-incident review cases. This assists small and medium-sized merchants (SMEs) in raising their dispute win rates by up to 3% while reducing dispute resolution time by 46%.

4.3 Differentiated Strategy in Action: Subscription Payment and Auto Debit

For business models reliant on recurring revenue streams (such as membership subscriptions, gaming top-ups, and periodic services), Antom provides Subscription Payment and Auto Debit functions, enabling long-term automated billing through a single authorisation.

To address payment failures in subscription scenarios, Antom uses tokenised payments and intelligent retry mechanisms. The system automatically verifies the card status before each billing attempt and proactively notifies users to update their payment details if an anomaly is detected. For cases such as insufficient funds, temporary risk controls, or network instability, the system dynamically adjusts retry timing and payment routing based on the specific failure reason, thereby maximising renewal success rates. Furthermore, Subscription Payment can be rapidly deployed across web, WAP, and app environments through a single integration. The solution supports flexible pricing models such as introductory discounts and free trials to accelerate user conversion.

Partner with Antom

In today's highly competitive market, choosing the right partner is crucial to business success. Partnering with Antom represents not just an expansion of your business operations, but an opportunity to secure comprehensive support and high-efficiency solutions. We are dedicated to creating greater commercial value for our customers through rapid market coverage, industry-tailored customisation, robust security, attentive service, and extensive market experience. With Antom by your side, your business can unlock new growth opportunities and embark on a path to a more prosperous future. Scan the QR code to get in touch with us.

