

3.2€ **PROCESS IN BILLION** ANNUALLY

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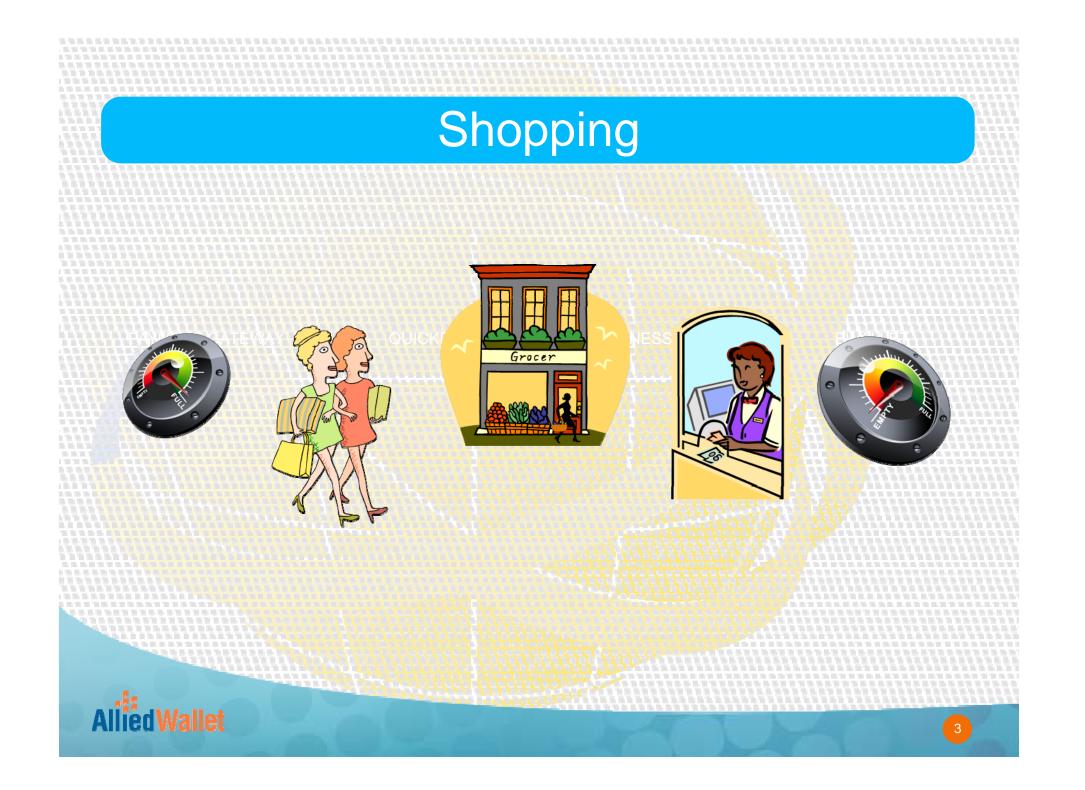
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UNTRIES

SETTLE IN





Why has it got so complicated?



Cross-border - advice



Local to Global ?

- Regulations
- Languages
- Distribution
- Delivery charges
- Currencies
- Customer service
- Time-zones
- Returns / after-sales
- Culture
- Payment types

- Product / service
 Website
 Marketing
- Pricing



Local to Global?

Think about

Worry about

- Regulation
- Marketing
- Distribution
- Customer Service

Complex payment options
 Security

 Responsibility / Liability



Local to Global?

Security PCI DSS AVS

• CVV2

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- VbV/SecureCode
- 'experience'

Payment options

- Cards
 Wallets
 Mobile
 NFC
- Bitcoin

Local example

