

# International Payments

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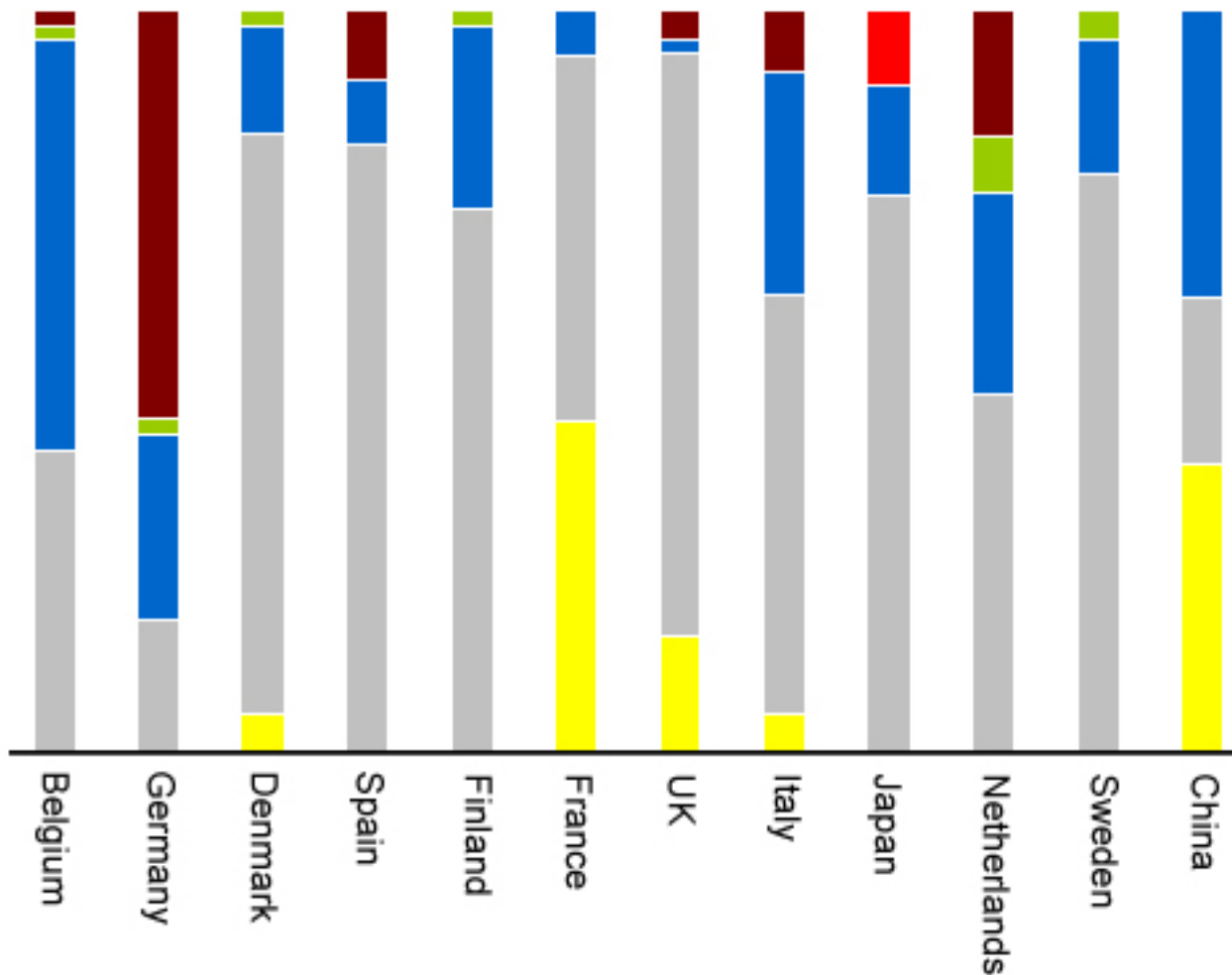


# Agenda

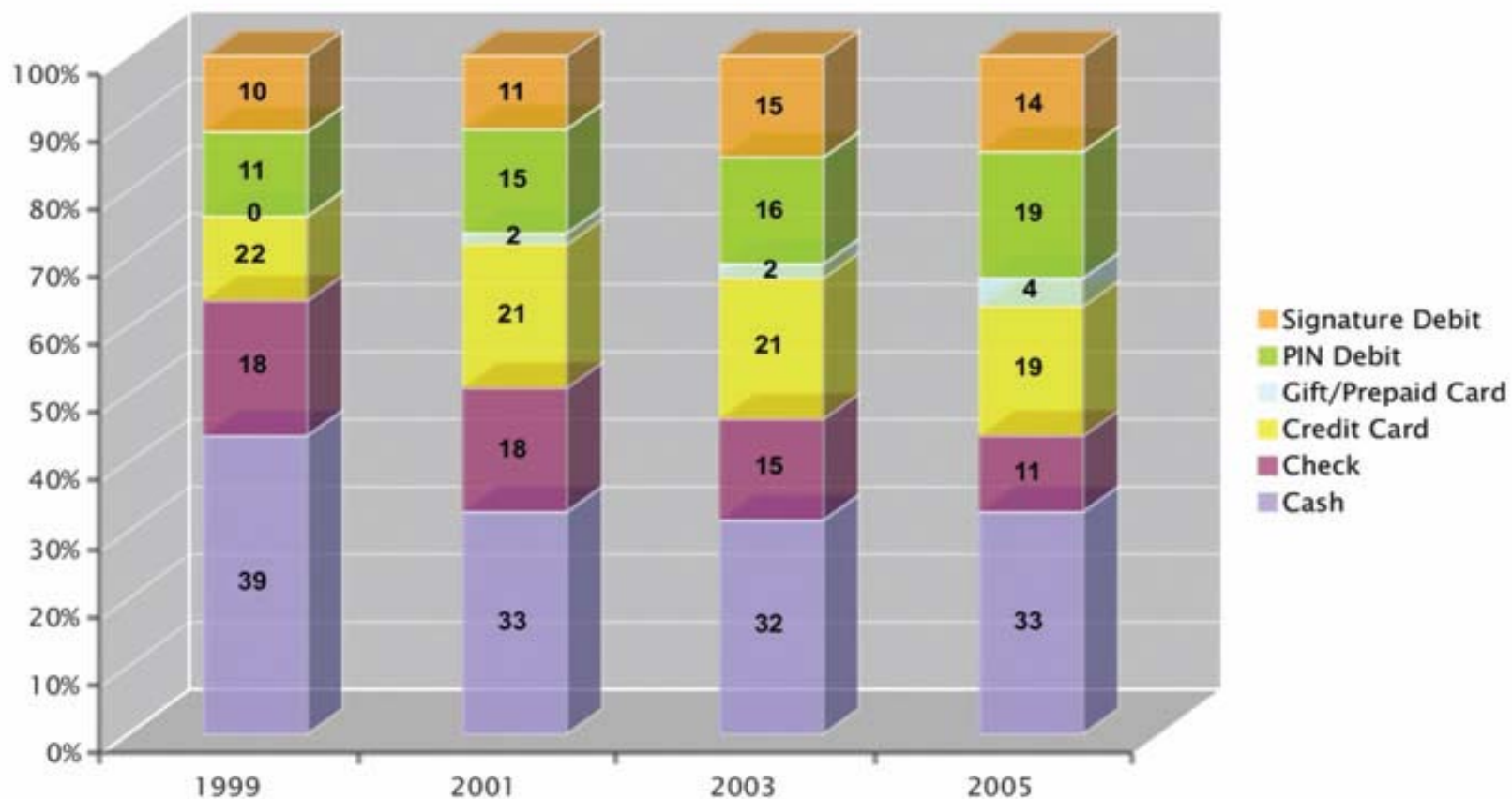
- International Payments Overview
- International Payment Environments
  - Turkey/EU– Sertac Ozinal, BKM
  - Canada – Chris Mindorff, Canadian Tire Financial Services
  - Brazil – Jorg Krug, Banrisul and Daniel Oliveria, Smartcon
- Roundtable Discussion
- Q&As

# Differing Payment Cultures

- Direct Debit
- Konbini (Japan COD)
- Real-time Bank Transfer
- Bank Transfer
- International Cards
- National Cards



# US Payment Trends





# Online Payment Methods

	<b>Credit Card</b>	<b>Bank Transfer</b>	<b>COD</b>	<b>PayPal</b>	<b>Debit Cards</b>
<b>Japan</b>	57%	17%	25%	0%	0%
<b>South Korea</b>	70%	28%	1%	0%	7%
<b>China</b>	26%	31%	34%	3%	19%
<b>India</b>	68%	19%	29%	7%	15%
<b>US</b>	64%	4%	1%	26%	31%

Source: ACNielsen, October 2005



# Roundtable Discussion





# Q&As





THANK YOU!

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