



Mechanisms of Online Selling

Taking Payments and Protecting Customer Data

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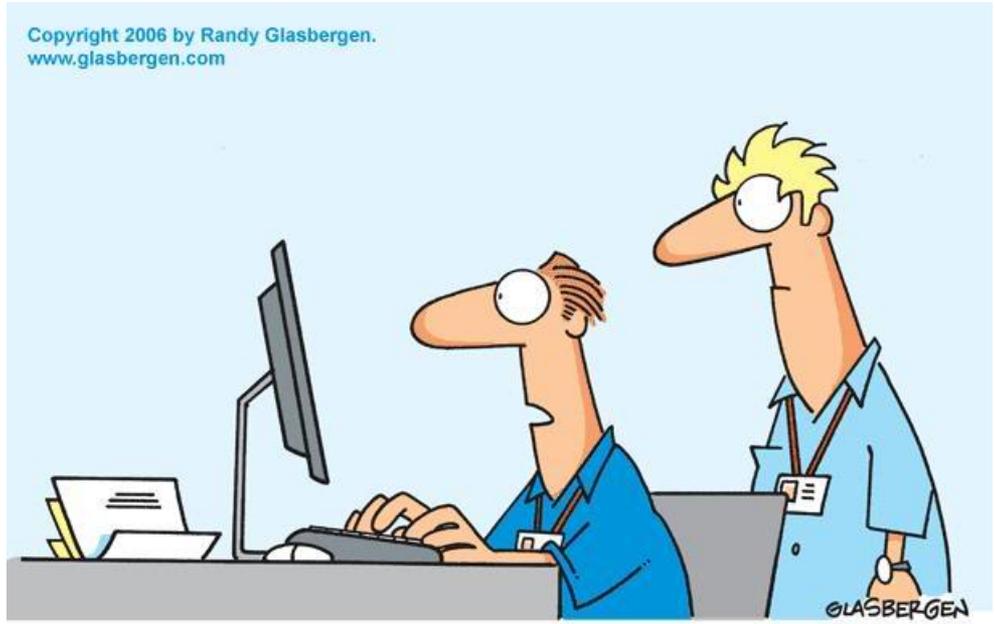
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- **Lisa Hrabosky**, Director, Global Core Payments, PayPal
- **Ali Aidi**, Vice President, LAC E-Commerce and Authentication, MasterCard
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*"Instead of selling lots of products at a low cost,
I'll be selling a few products for \$1 million each.
No sales yet, but I just started."*



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**"Information security is a major priority at this company.
We've done a lot of stupid things we'd like to keep secret."**

E-Payment Concerns

Evolution of international online payments (Status of B2B and B2C e-payments in different markets)

Various payment mechanisms in the markets (credit/debit cards, interbank transfers, crypto payments, mobile payments, etc.)?

Regulatory and cost issues with e-payments

Currency exchange, customs and tax considerations

Ensuring e-payments are secure and client information is protected

Mitigating the risk of fraud

Future trends of international online payments in different markets

Recommendations to help make U.S. companies more competitive in the e-commerce and e-payment space

By 2017, global B2C e-commerce sales expected to reach over \$2 trillion

2017 World wide Sales by Region

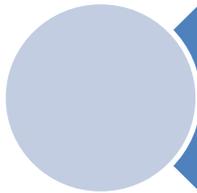
- 36.4% Asia Pacific
- 30.7% North America
- 23.3% Western Europe
- 3.9% Latin America
- 3.3% Eastern Europe
- 2.4% Mid-East/Africa

2017 Biggest Online Sectors

- 17.2% Apparel/Accessories
- 17% Food/Beverage
- 16.5% Book/Music/Video
- 16.2% Toys/Hobby

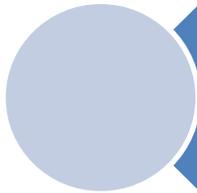
Online Shopper Priorities: Fast & Free Shipping; Special Deals; Favorable Taxes, and In-Store Pickup

Most Common Trade Payment Methods

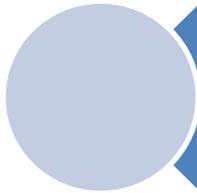


Cash-In Advance - Exporter avoids credit risk because payment is received before the ownership of the goods is transferred.

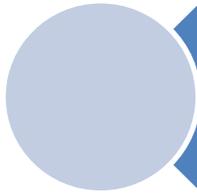
•Wire Transfer, Credit Card, Escrow Service, Check



Letters of Credit – A commitment by a bank on behalf of the buyer that payment will be made to the Exporter.



Documentary Collections – The Exporter entrusts the collection of a payment to his bank which sends documents to the Importers bank, along with instructions for payment.



Open Account – A sale where the goods are shipped and delivered before payment is due, usually in 30 - 90 days.



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