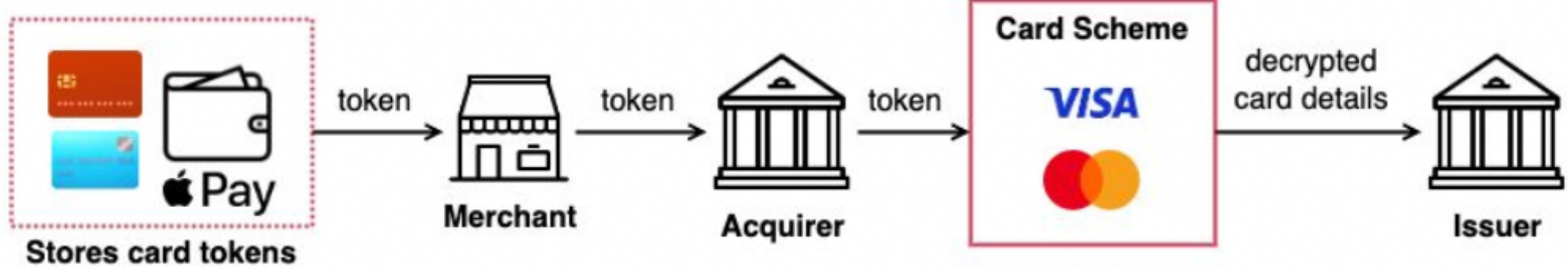
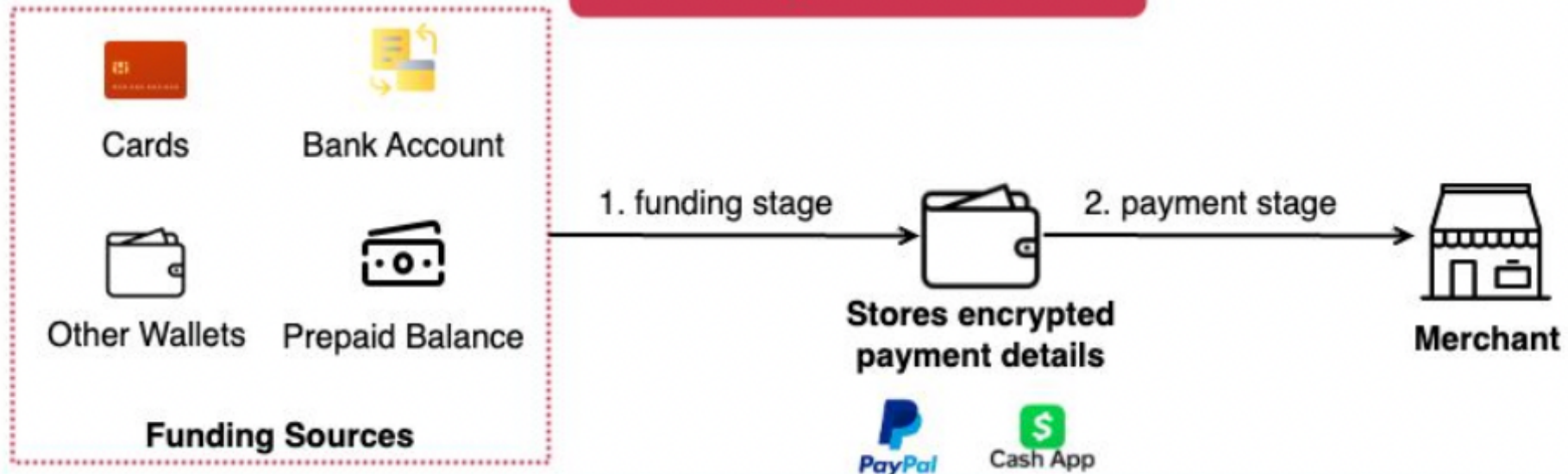


Top 3 Types of B2C Digital Wallet

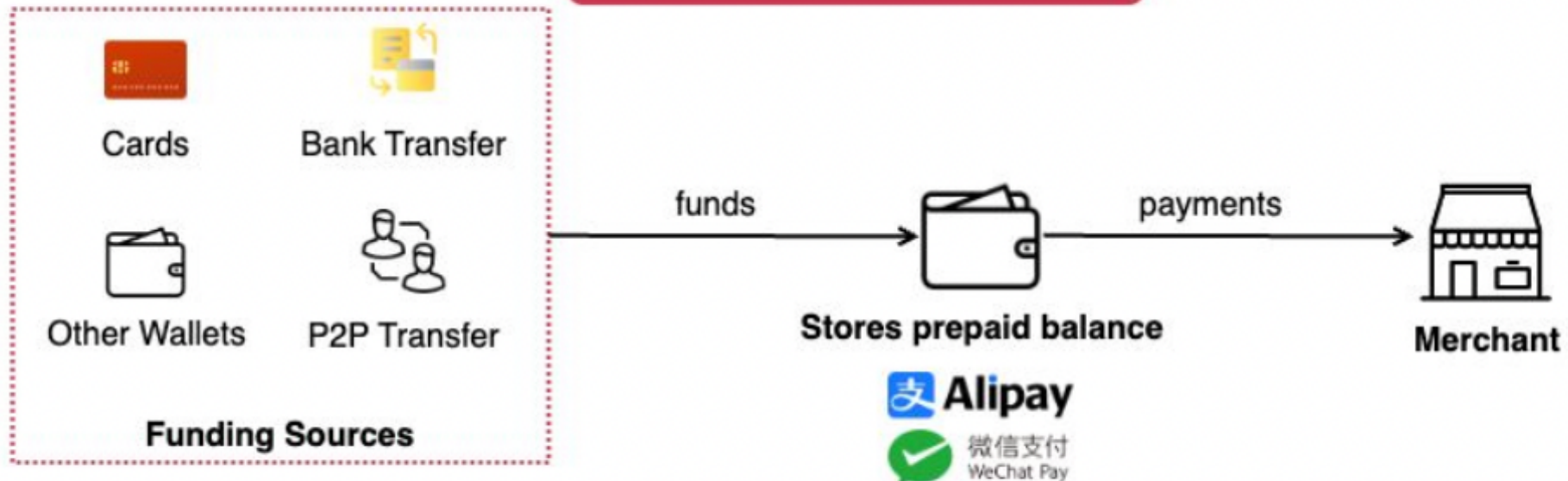
Pass-Through Wallet



Staged Wallet



Stored Wallet



LARGEST DIGITAL WALLETS COMPARED

	Key characteristics	Payment options supported	Fees	Coverage
	iOS-specific Pass-through wallet	<ul style="list-style-type: none"> ✓ NFC payments ✓ Debit and credit cards ✓ Apple Pay Later ✓ P2P payments (with Apple Cash, for US only) 	No extra fees for end users and businesses	<p>80+ countries</p> <p>407 mln users, most popular in UK, US, and Canada</p> <p>Applied for 5% of all global transactions</p>
	Platform-agnostic Staged wallet	<ul style="list-style-type: none"> ✓ QR-code payments ✓ Debit and credit cards ✓ PayPal prepaid account ✓ PayPal Pay Later ✓ P2P payments ✓ Local payment methods ✓ Apple Pay (US only) ✓ Cryptocurrencies 	Per-transaction fee for businesses (1.9%-3.49% of the amount + fixed fee)	<p>200+ countries</p> <p>431 mln users, most popular in Europe</p> <p>Used by 3.3% of the global population</p>
 Google Wallet	For all Android devices Staged wallet	<ul style="list-style-type: none"> ✓ NFC payments ✓ QR-code payments (Brazil only) ✓ Debit and credit cards ✓ PayPal (US and Germany only) ✓ P2P payments 	No extra fees for end users and businesses	<p>70+ countries</p> <p>150 mln users</p> <p>Popular on the Android-centric markets</p>
 Samsung Wallet	For Galaxy devices with Android 9 or above Pass-through wallet	<ul style="list-style-type: none"> ✓ NFC payments ✓ MST payments (on devices prior to 2021) ✓ Debit and credit cards 	No extra fees for end users and businesses	<p>About 30 countries</p> <p>100 mln users</p> <p>Popular on the Android-centric markets</p>
	Platform-agnostic Stored wallet	<ul style="list-style-type: none"> ✓ QR-code payments ✓ Debit and credit cards ✓ Other digital wallets ✓ Mobile banking apps ✓ Bank transfers ✓ Online banking ✓ OTC (over-the-counter) 	<p>No extra fees for end users</p> <p>0.55% transaction fee for businesses</p>	<p>50+ countries</p> <p>711 mln users (300 mln outside of China)</p> <p>International services primarily cater to the needs of Chinese tourists abroad</p>