



# El futuro digital

Javier Moreno • 8 de Junio de 2017

Hace dos décadas, nuestros fundadores inventaron la tecnología de pagos para comprar y vender de manera más rápida, segura y fácil – y posicionando el poder económico donde realmente debe estar: en manos de las personas.

# El dinero está cambiando



Adopción masiva en dispositivos móviles



Digitalización del dinero en efectivo



Transformación de los medios de pago



Fragmentación del tipo de pago, de la tecnología y los canales.



Aumento del fraude y cibercrimen.

# PayPal está liderando la transformación



## EN NÚMEROS



203 M de Cuentas activas



\$354B TPV (+28% YoY)



6.1B transacciones (+24% YoY)



## APROVECHANDO LA OPORTUNIDAD



+11% YoY cuentas activas



\$102B mobile TPV (+55% YoY)



2.0B transacciones móviles (+43% YoY)

# Escala global



Nuestros consumidores pueden aceptar pagos en **100** divisas, transferir fondos de sus cuentas bancarias en **56** divisas, y mantener balances en sus cuentas Paypal en **25** divisas.



Alrededor de **8.000** miembros del equipo de PayPal proporcionan servicio a nuestros clientes en más de **20** idiomas.

Somos una parte fiable de la vida financiera de las personas y un partner para nuestros merchants en 203 mercados alrededor del mundo.

# Vender en el exterior: Puntos sensibles

Las aduanas son un gran problema:  
*“Es más rápido llegar con coche a Portugal que enviar un paquete”.*

Los envíos son impredecibles...*“Ni decir del seguimiento”.*

*“Si ni yo entiendo los envíos/las aduanas, ¿cómo puedo conseguir que mis clientes se sientan cómodos comprando en mi tienda?”.*

¿Y si pudieras aprovechar  
temporadas de ventas fuera  
de tu país?

¿Y si descubrieras nuevos clientes potenciales que nunca creíste que pudiera haber?



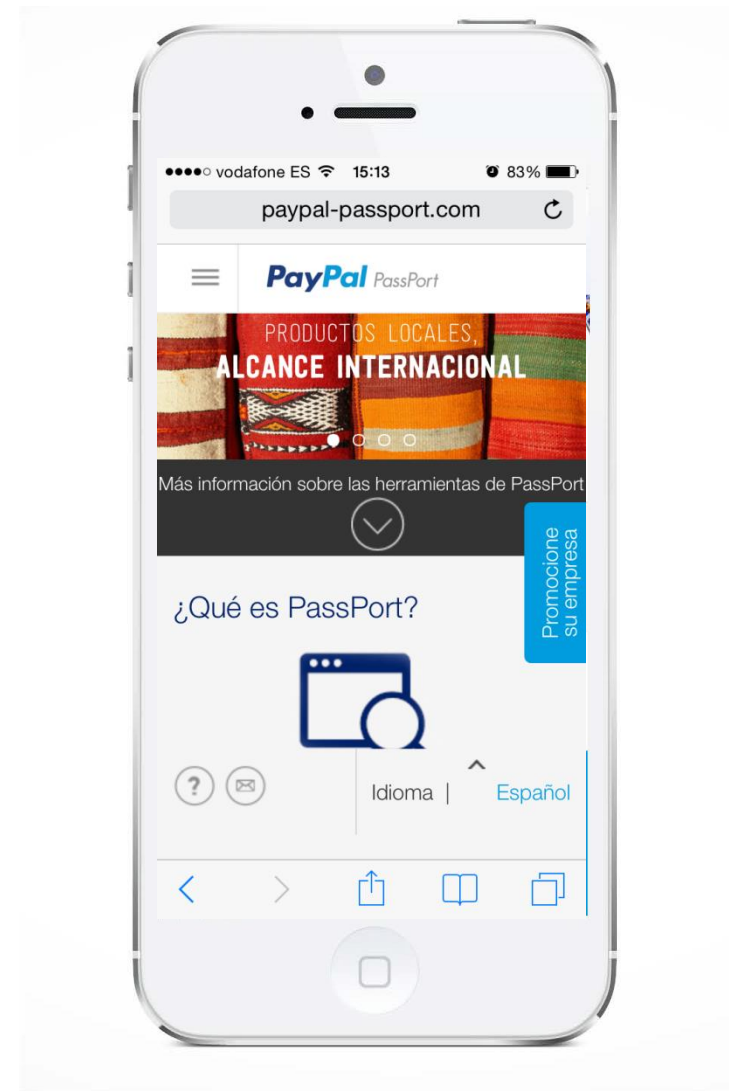
¿Y si contaras con toda la información para superar las barreras al comercio global como las divisas, los trámites aduaneros y las particularidades nacionales?

# PayPal PassPort

PassPort proporciona una guía específica sobre cada país:

- Las temporadas de compras, incluyendo vacaciones y eventos
- Costumbres locales, tabús y tendencias
- Logística sobre el envío y distribución
- Cambio de divisas y tarifas
- Procesos e impuestos aduaneros
- Todo en

[www.PayPal.com/es/PassPort](http://www.PayPal.com/es/PassPort)



# Comercio internacional con PayPal

Nearly 9 in 10 Spanish online merchants have a dedicated business website (89%) – the majority of which are available in English (72%) and a over a third in French (36%).

94% of merchants' websites have been optimised for mobile devices, though investment in business apps is relatively low. Smartphone compatibility is generally prioritised over tablet.

3 in 5 merchants do track their shoppers' devices (60%), and among this group tablets are shown to process a fifth of domestic and CBT sales vs. around a quarter for smartphones (23% domestic & 24% CBT)

The majority of Spanish online merchants are already selling across borders (61%)

**France is the strongest cross-border corridor for Spanish CBT merchants, with this market alone contributing almost a fifth of total revenue from foreign shoppers (18%). Europe is by far the highest value region – providing 71% of cross-border revenue vs. ≤10% for all other regions.**

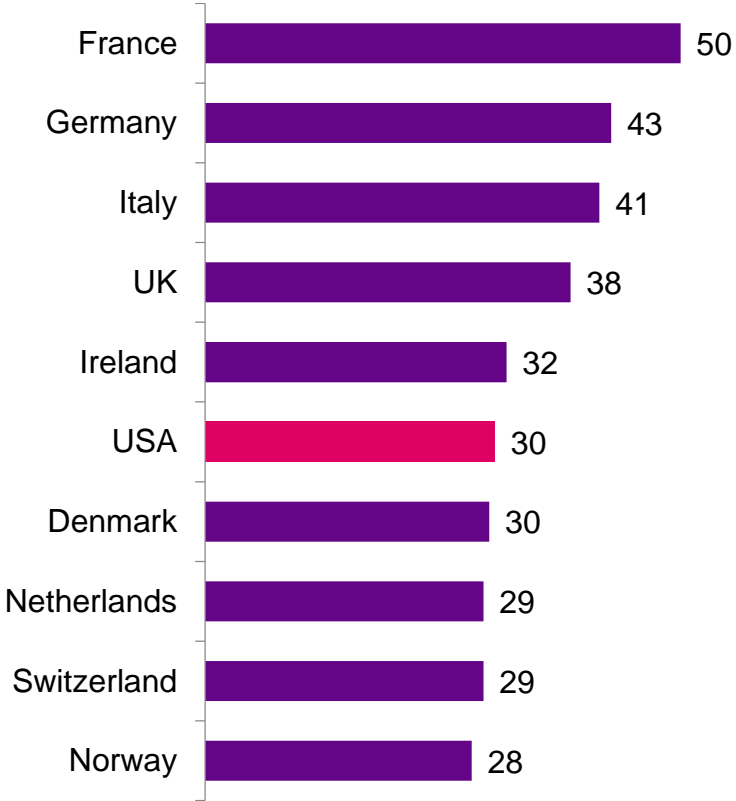
3 in 5 domestic-only merchants intend to begin selling cross-border in the next year (60%), and 2 in 5 existing cross-border sellers expect an increase in CBT activity during 2016 (42%).

The cost of shipping is Spanish merchants' top concern when selling to foreign consumers – both in terms of being an issue for businesses & being the primary perceived cause of consumer cart abandonment.

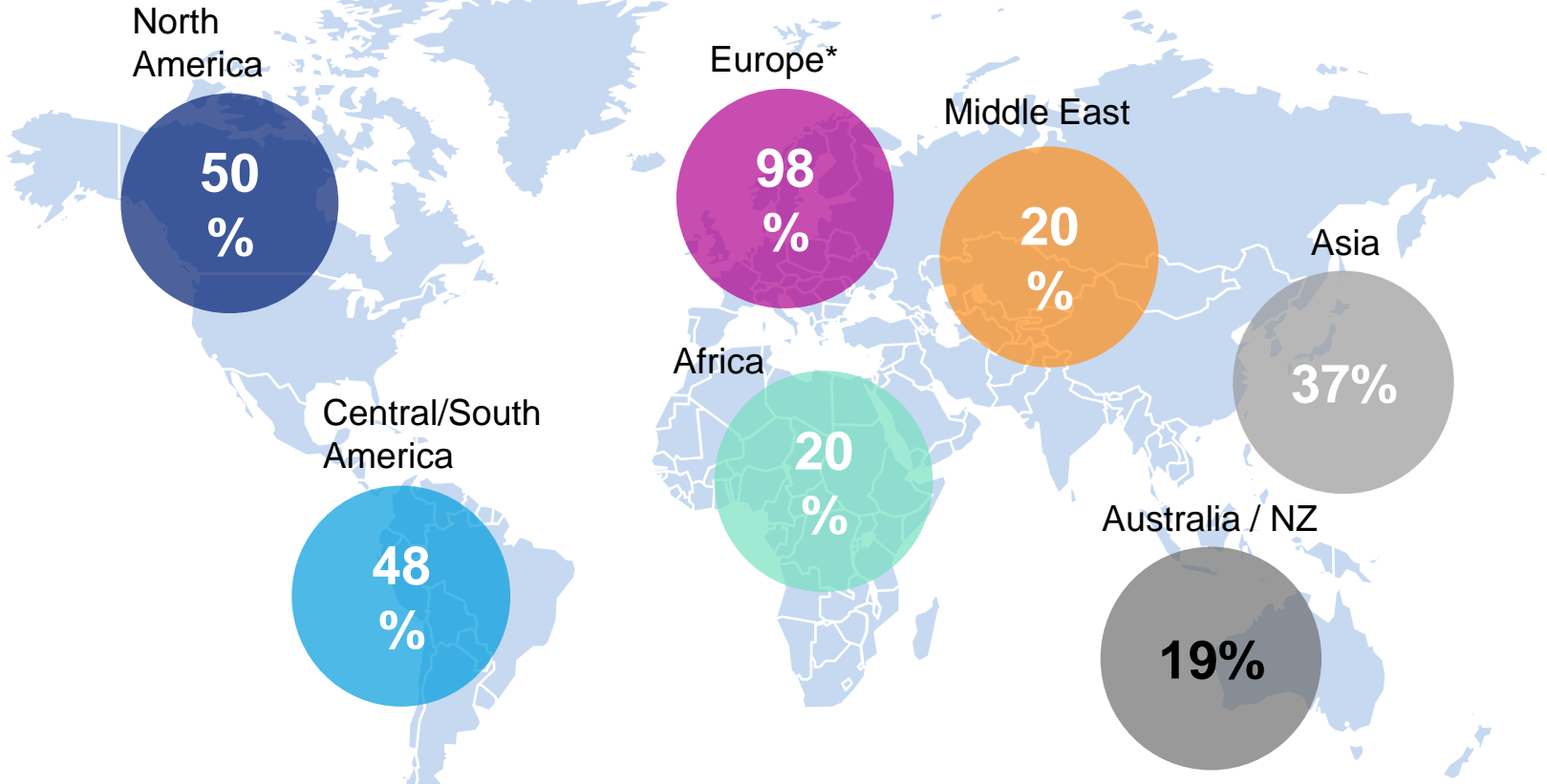
# Cross-Border Corridors Offered

Almost all Spanish cross-border merchants sell to another country within Europe (98%) and 9 of the top 10 CBT corridors are part of the EU single market (USA is the exception).

Top Countries for Cross-Border Selling (%)



Cross-Border Selling by Region (NET %)

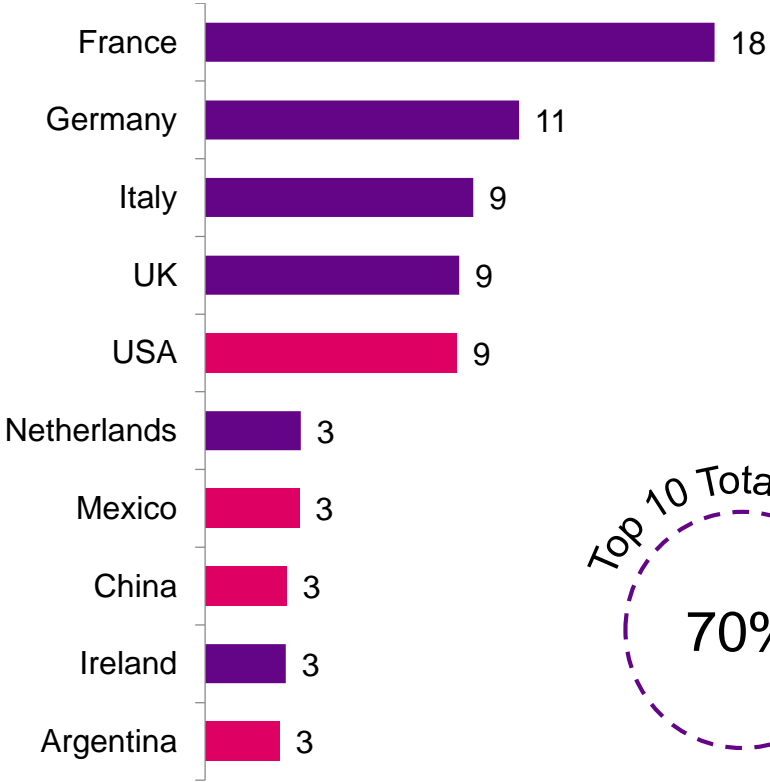


Q2. Which of the following countries or regions does your business currently accept online purchases from?  
 Base: Online merchants who sell cross-border (n=122) \*Note, the region: 'Europe' is shown excluding 'domestic sales' from merchants' home country [i.e. Spain]

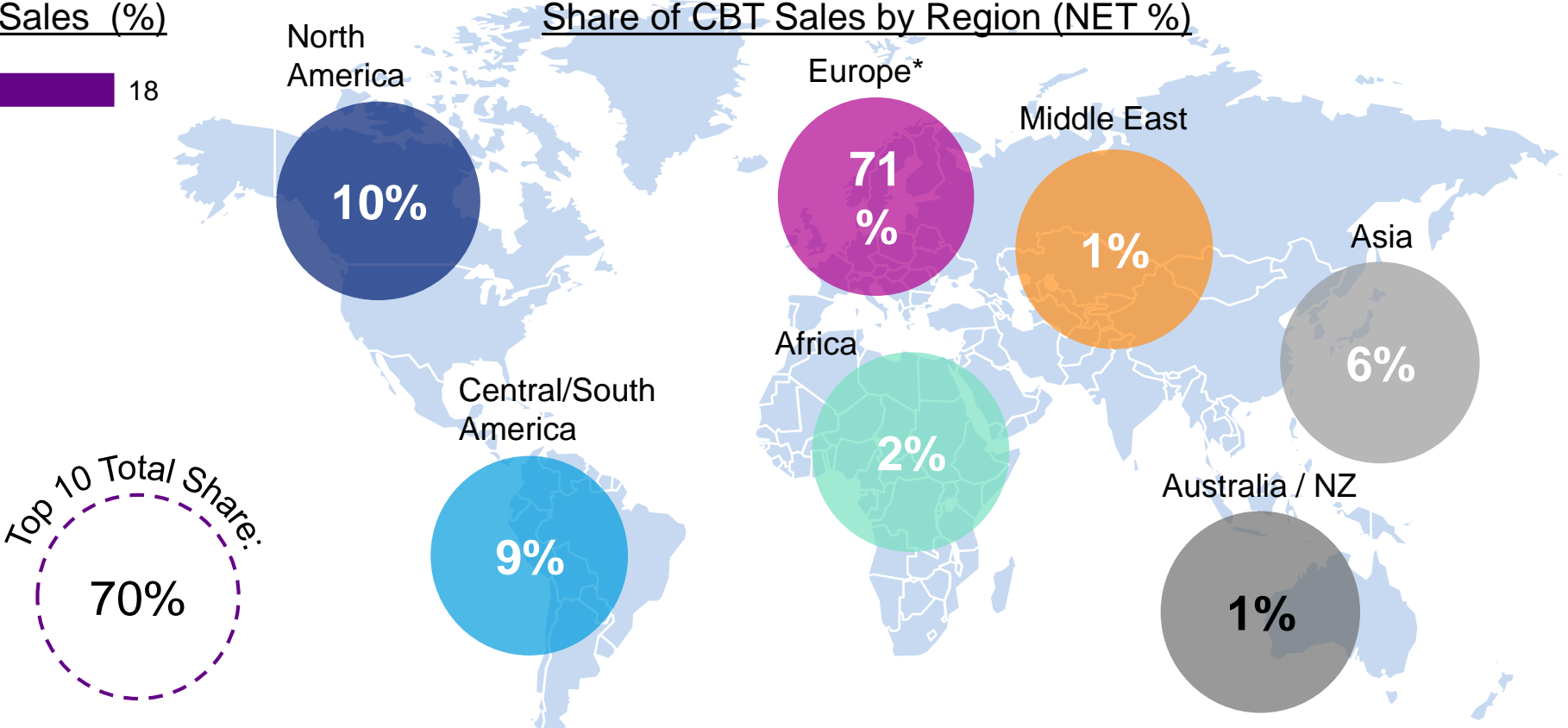
# Cross-Border Corridors: Revenue Share

Europe is by far the highest value region for Spanish cross-border sellers – contributing 71% of CBT revenue. However, 4 of the top 10 CBT revenue corridors are outside Europe, with USA providing almost a tenth of cross-border revenue (9%)

Top Countries: Share of CBT Sales (%)



Share of CBT Sales by Region (NET %)



Q3b. Thinking specifically about your online sales from foreign countries [ € xxx thousand / million] what percentage of this comes from each of the following markets?  
 Base: Online merchants who sell cross-border (n=122) \*Note, the region: 'Europe' is shown excluding 'domestic sales' from merchants' home country [i.e. Spain]

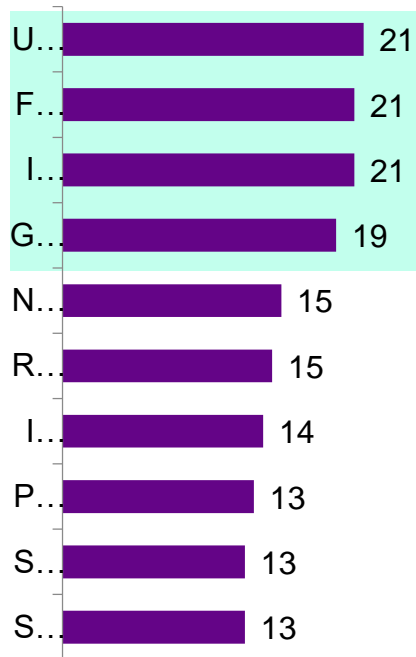
# New, Growth, and Exit Markets

UK, France, Germany, & Italy are the standout markets for expected cross-border growth, both in terms of new merchants entering these markets and existing sellers increasing their sales.

## N12M Top Cross Border Markets

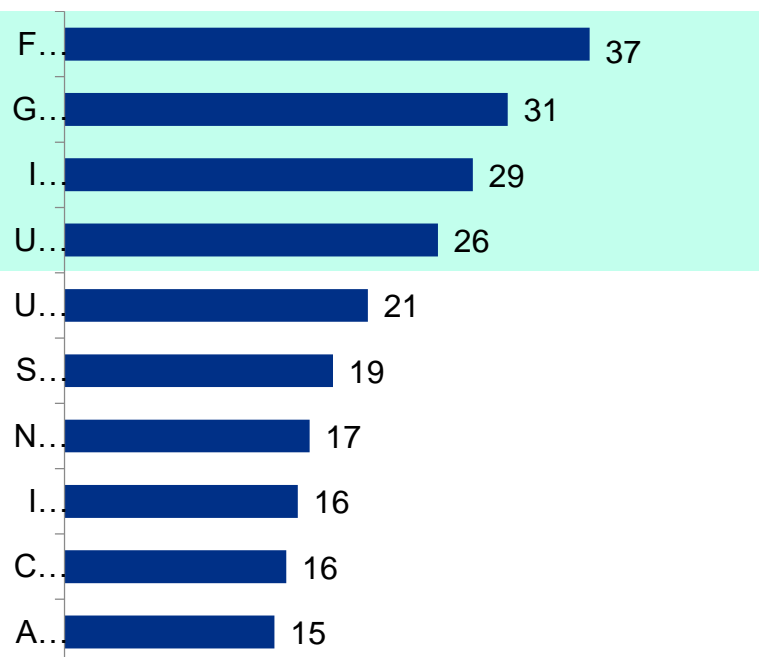
### START SELLING (%):

Base: Current / N12M CBT sellers (n=156)



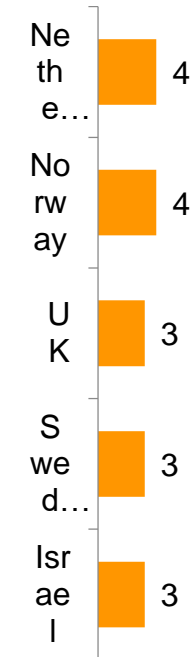
### GROW SALES (%):

Base: Current CBT sellers (n=122)



### STOP SELLING (%):

Base: Current CBT sellers (n=122)



75% say 'None' or 'Don't know'

All other markets: ≤ 2%

Q6c. In the next 12 months, do you plan to start selling in any new markets, expand your sales in any of your existing markets, or stop selling in any markets where you currently sell? Base: Online merchants who currently sell cross-border, or intend to in the next 12 month. N.B. Not showing domestic country (Spain) in charts

