



Evolution of electronic payments

Mastercard Retail & Commerce, Greece

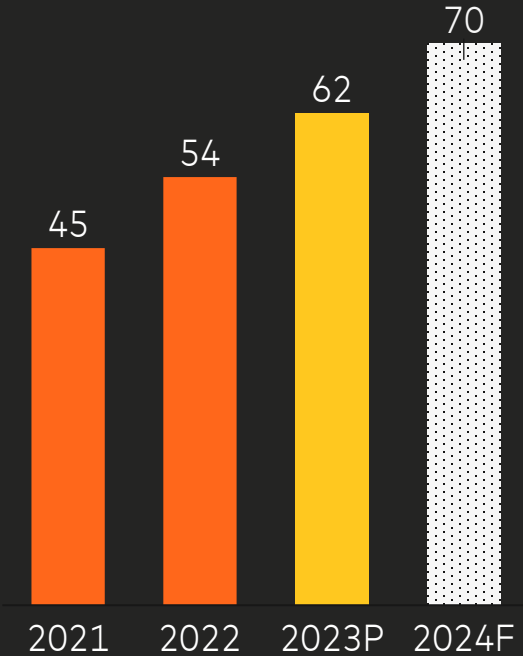
November 30th, 2023

Nikos Chras

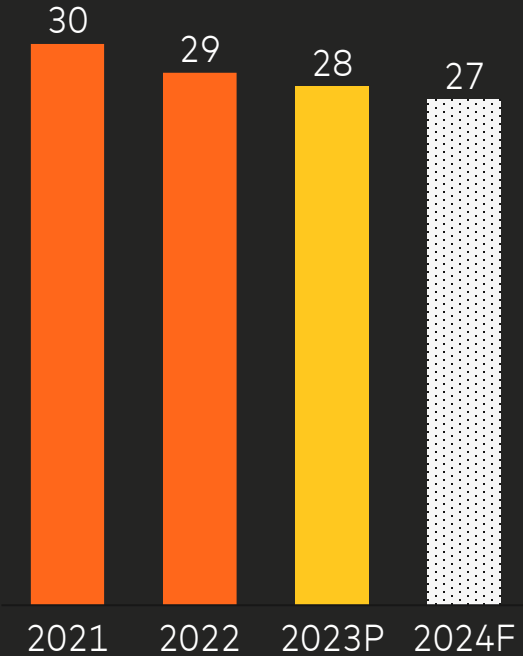
Retail & Commerce Manager for Greece, Cyprus and Malta

Key Figures – Greek Market

POS Volume (€ bil.)

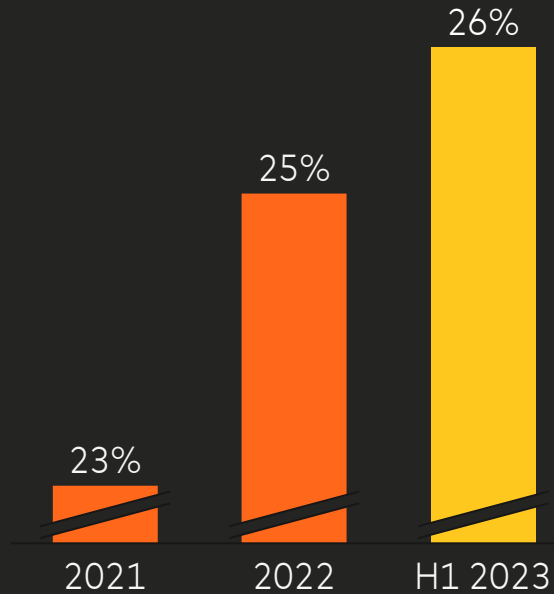


Average Transaction Value (€)

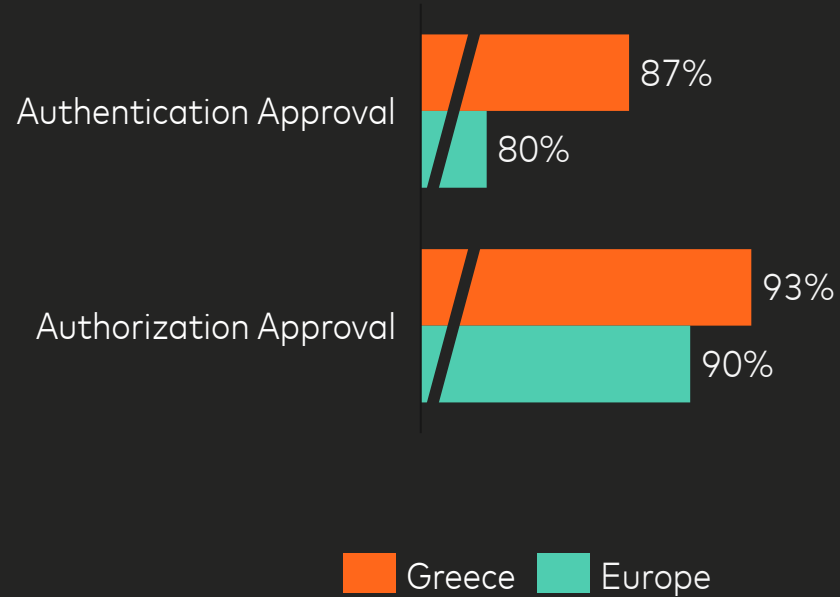


Ecommerce Evolution

E-commerce Share yoy Growth (%)

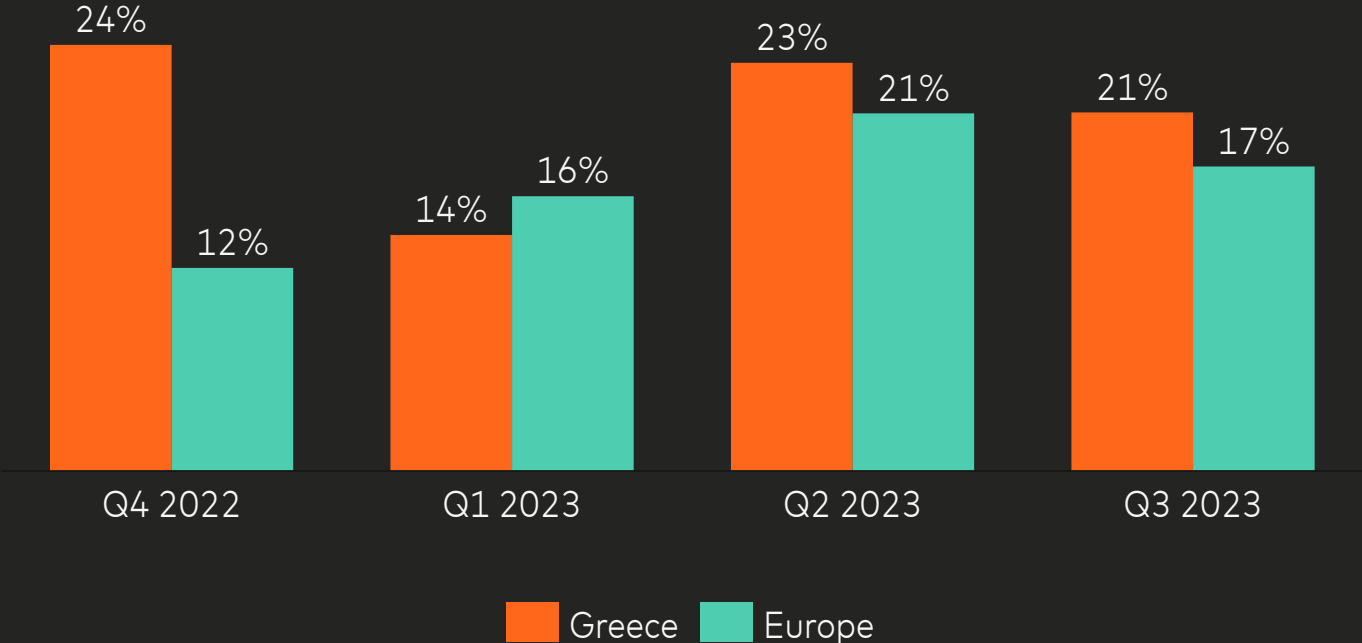


Authentication & Authorization Rates, Sep 23 (%)



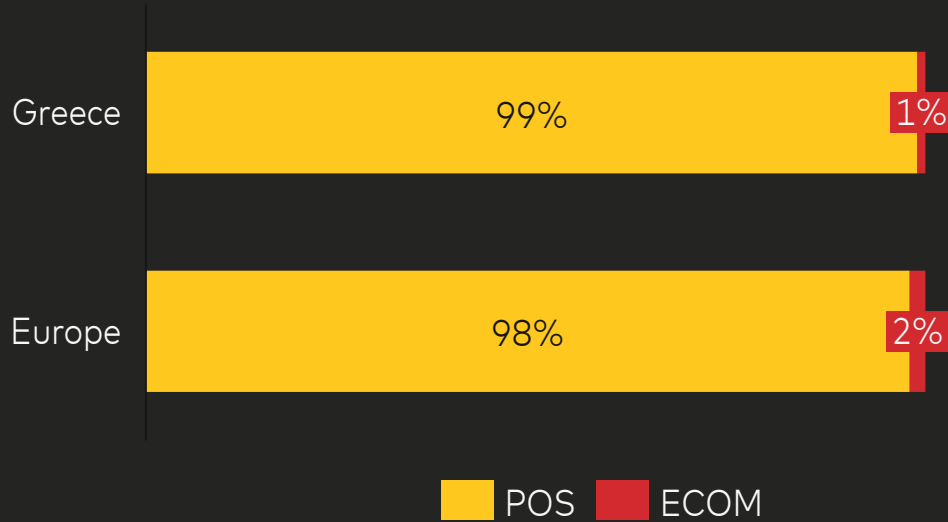
Evolution of Grocery stores purchase volume in Greece and Europe

Grocery stores – Supermarkets total purchase volume yoy Growth (%)



2023 H1: POS vs ECOM analysis

POS vs. ECOM share in total purchase volume (%), 2023 H1



Ecom purchase volume, yoy Growth (%), 2023 H1



+40%



+10%



Identified trends

1 Growth of **e-grocery** demands a **seamless online user journey** and a **personalized consumer experience**

2 Increased importance of **self-service checkout** and **automation**

3 **ESG** related initiatives in grocery retail



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Thank you!

