

STRIKE A BALANCE:

Minimise Fraud, Maximise Customer Experience

The pandemic drove a dramatic uptake of digital adoption across Asia Pacific (APAC), accelerating the shift towards online retail channels and payments. Ecommerce has not just survived—it has thrived.

APAC'S EPIC ECOCOMMERCE BOOM

So, just how significant is this growth?



Sources: Esca AARKI Payments Next HKTCOC Research



Sources: Statista

ECOCOMMERCE SHOPPING TRENDS

NEW OPTIONS

- Buy Online Pickup In Store (BOPIS)
- Buy Online Return In Store (BORIS)
- Curbside Pickup
- Click & Collect
- Social Media Shopping



38.2% How much social commerce industry in APAC is expected to grow

\$13B How much social commerce is worth (SEA)

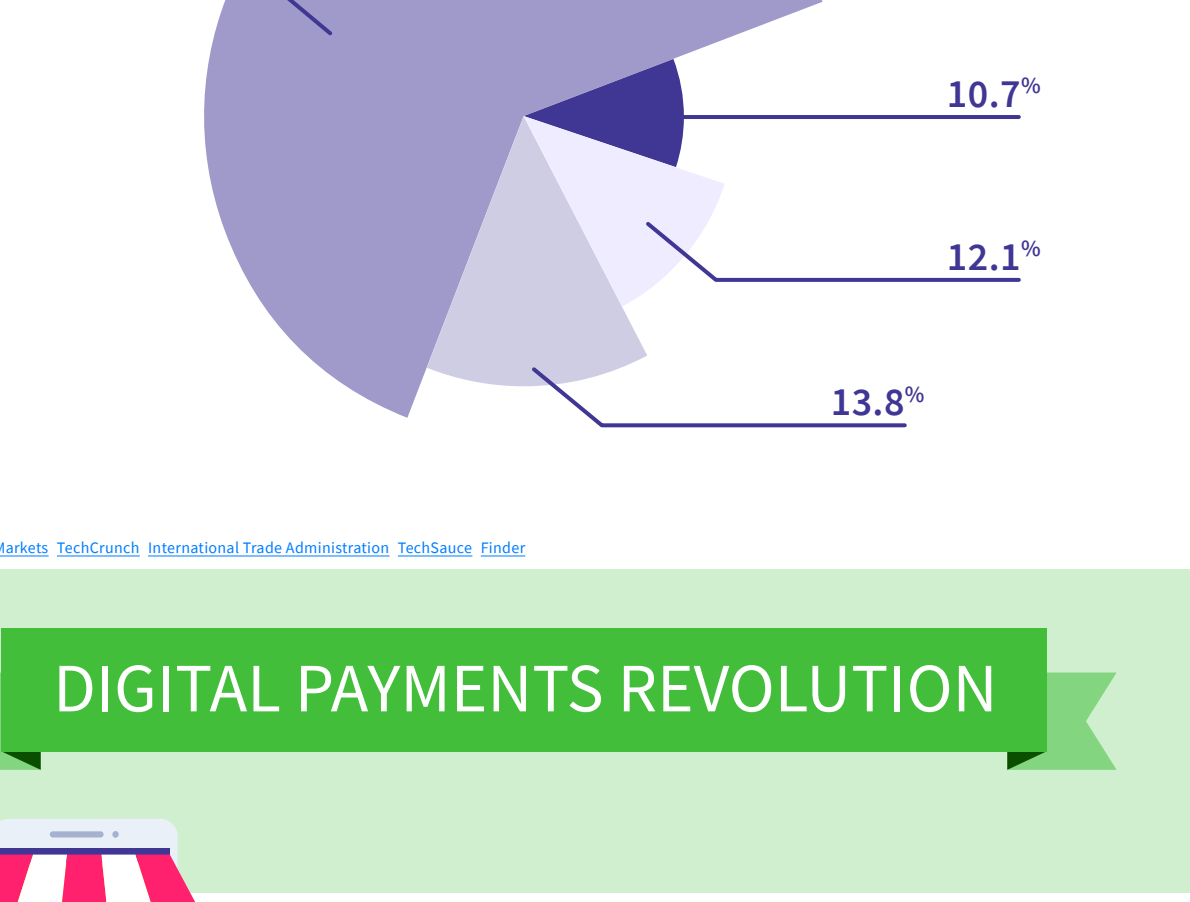
\$16B How much Australian (AU) consumers spent in 2019 using social commerce

GROWTH OF MOBILE SHOPPING



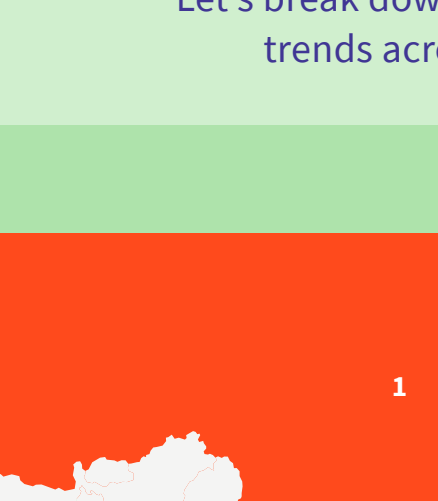
GROWING POPULARITY OF E-WALLETS

APAC Ecommerce Payment Methods, 2022 (% Share)



Sources: ResearchAndMarkets TechCrunch International Trade Administration TechSource Eindex

DIGITAL PAYMENTS REVOLUTION



30% growth of the digital payments market in APAC

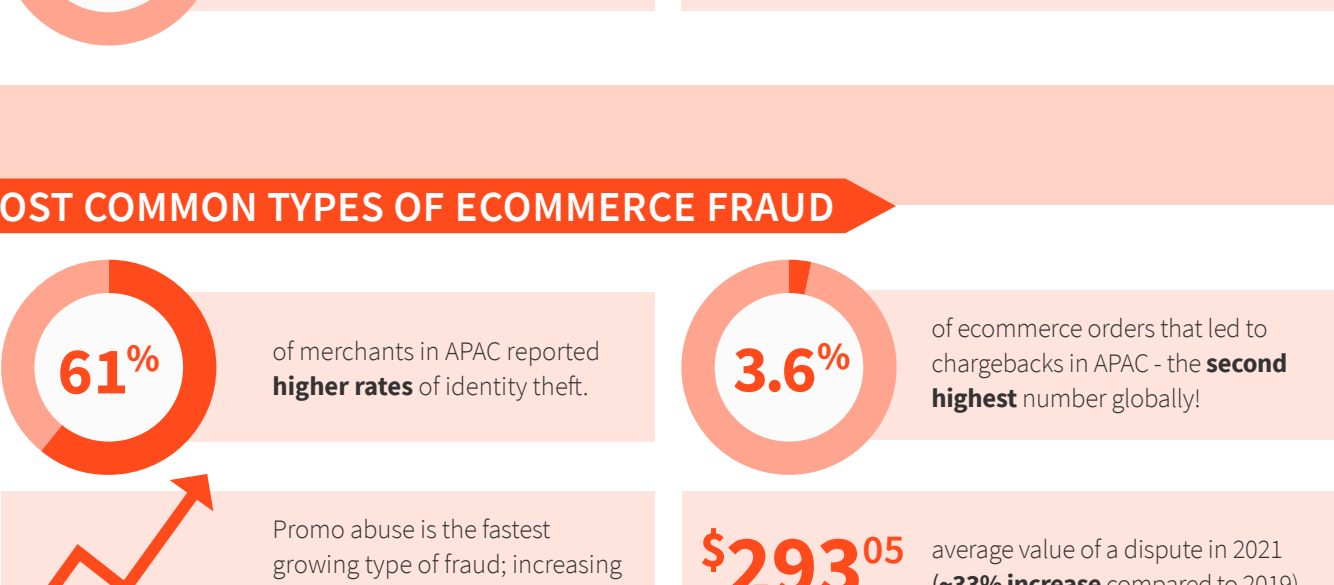
Let's break down the data on digital payment trends across the region, shall we?



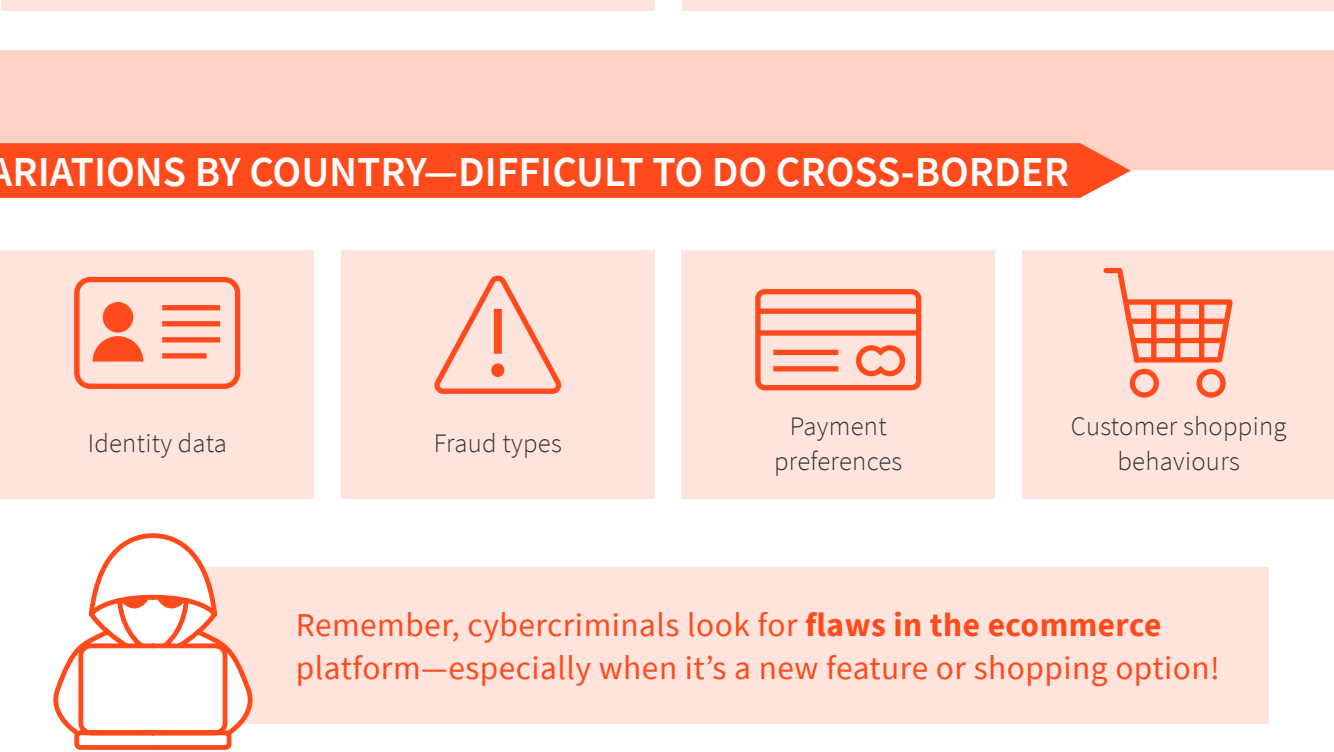
Sources: Emory Statista International Trade Administration PYMINTS GlobalData PWC 2iip FinTech News Adichina.io

APAC CHALLENGES

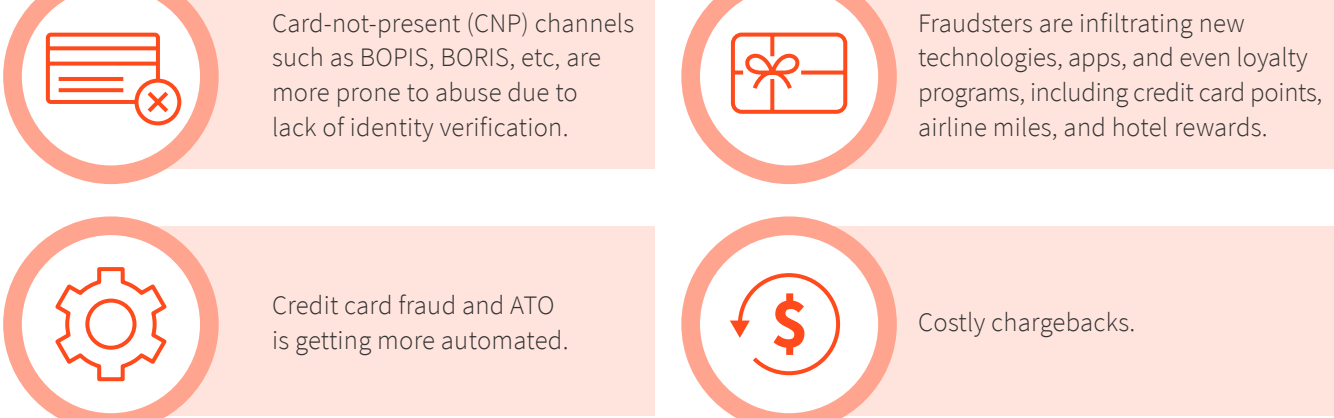
PAYMENT FRAUD



MOST COMMON TYPES OF ECOCOMMERCE FRAUD



VARIATIONS BY COUNTRY—DIFFICULT TO DO CROSS-BORDER

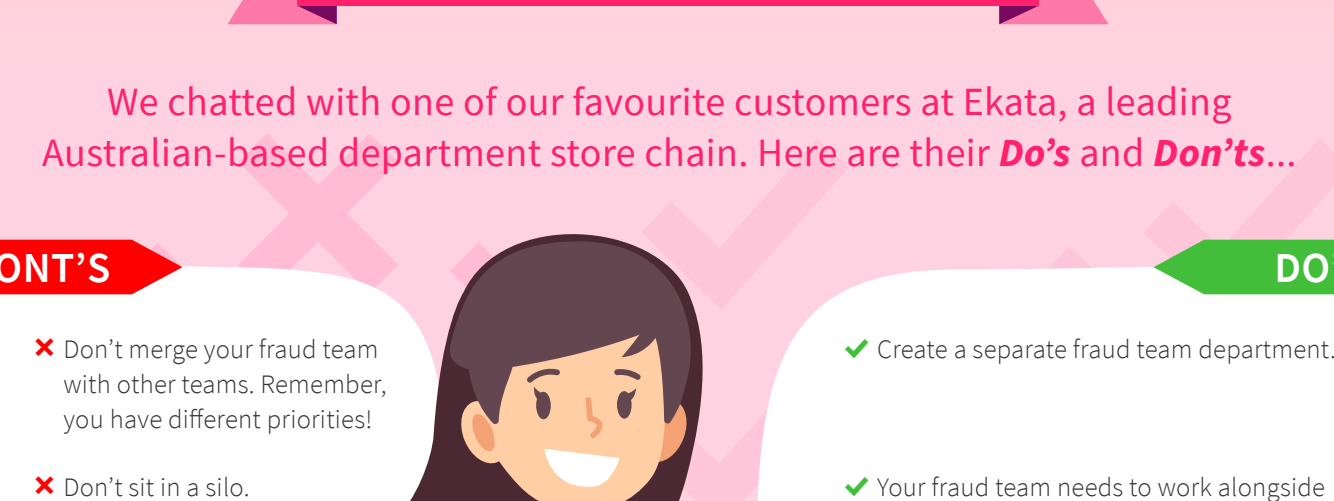
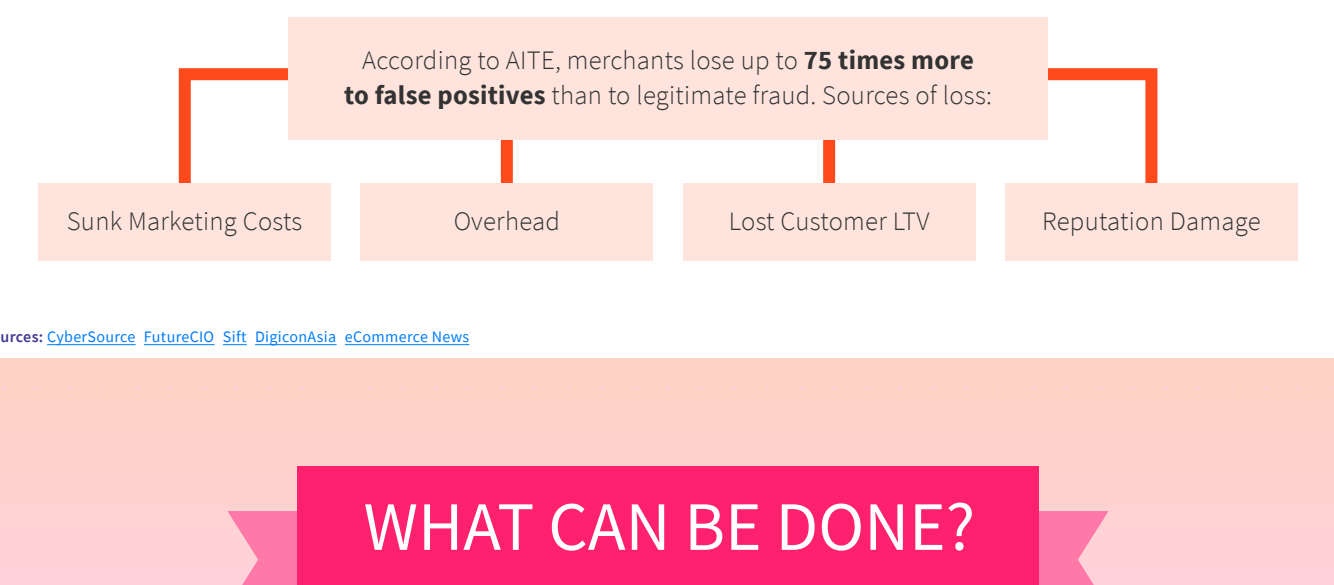


Remember, cybercriminals look for **flaws in the ecommerce platform**—especially when it's a new feature or shopping option!

WHAT IS LEAVING MERCHANTS VULNERABLE?



AND WHAT ABOUT YOUR CUSTOMER EXPERIENCE?



BUSINESS IMPACT OF DECLINING GOOD CUSTOMERS



Sources: CyberSource FutureCIO Sift DigiconAsia eCommerce News

WHAT CAN BE DONE?

We chatted with one of our favourite customers at Ekata, a leading Australian-based department store chain. Here are their **Do's** and **Don'ts**...



FINAL THOUGHTS:

Always be prepared for fraud. With every emerging business, every slight change, promotion, or even payment type, comes the potential for attack.

Fear not!

To learn about how Mastercard's Identity Services—Ekata, Ethoca, and NuData—can assist in mitigating fraud without the added friction, get in touch today.