North America Online Payment Methods: Full Year 2015

Description:
Both in the USA and Canada, credit card was the payment method most used by online shoppers in 2015, according to this new market report. In Canada, credit card accounted for more than two thirds of the online shopping volume, and in the USA a third of online shoppers believed that credit card was also the safest way to pay over the Internet. While in regions such as Asia-Pacific, alternative online payment methods already hold a higher market share than credit cards, in North America, cards are predicted to retain leadership.

Digital payment methods are gradually becoming a daily norm not only for online shoppers, but for consumers generally in North America. This is especially evident from the growth of mobile payments, as shown in the report. By 2020, nearly a quarter of consumers in this region would be using mobile payment apps at least weekly, up from a low double-digit share in 2015. Peer-to-peer mobile payments are especially predicted to rise, with the number of peer-to-peer mobile payment users doubling in four years to 2018. Already in early 2015, digital methods such as PayPal, online and mobile banking were among the top payment methods used in peer-to-peer payments.

To meet the growing demand of consumers in online and mobile payment methods, payment providers, retailers and banks in North America are launching new payment solutions. In the USA, Amazon, Apple and Google were among the top choices of online shoppers who would trust these companies to supply them with innovative payment forms, according to a survey from mid-2015, cited in this report. Overall, the rivalry in digital payments in North America remains intense.

Key Questions Answered

- Which are some of the key trends in the online payment markets worldwide and in North America?
- What payment methods are most used by online shoppers in the USA and Canada?
- What differences exist in the adoption of new payment methods in those countries?
- How are various types of mobile payments evolving in the region?

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