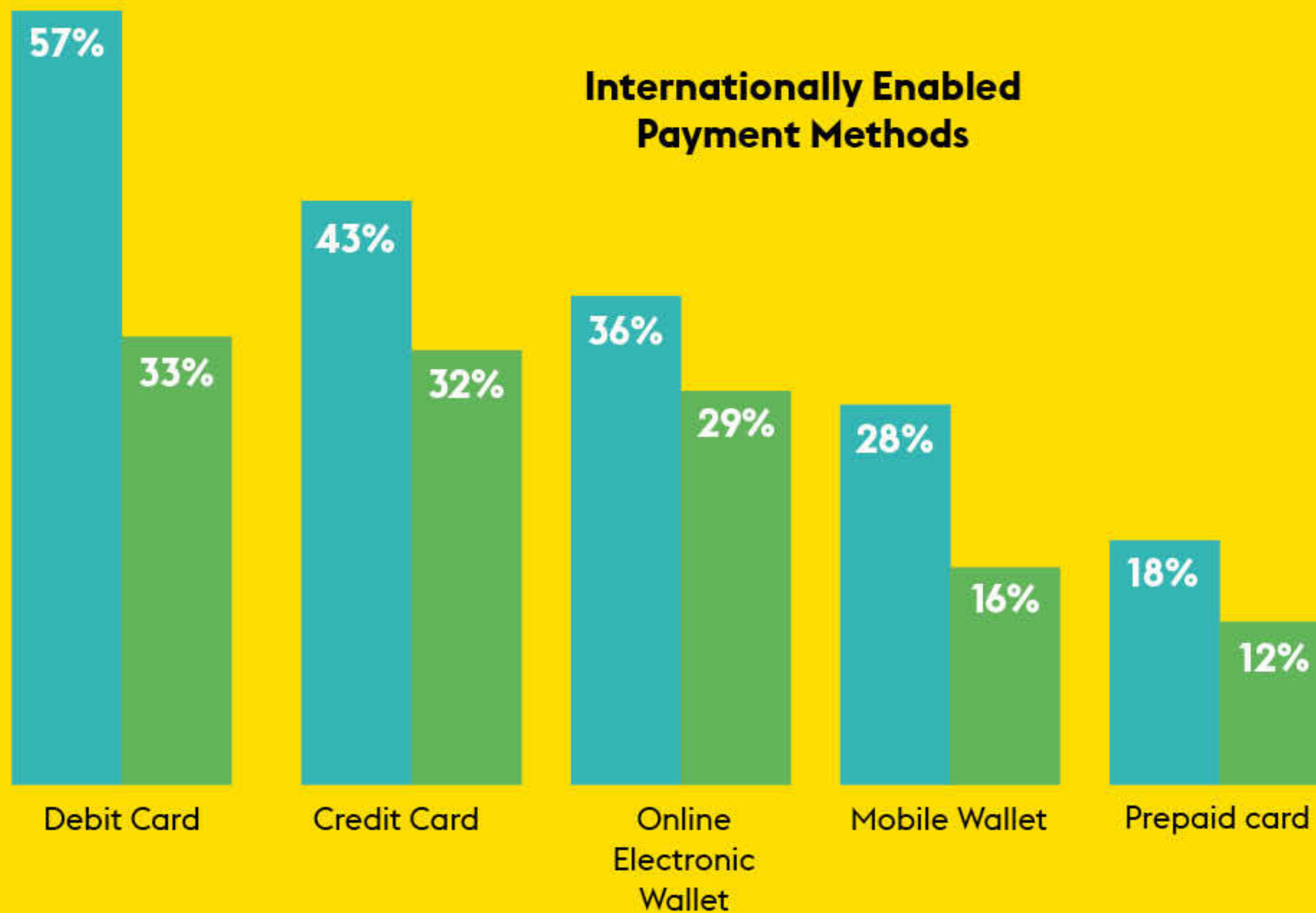


How do people around the world pay for cross-border purchases without cash?

Western Union helps cross-border shoppers solve the lack of access to international payment methods by enabling cash payments in local currency.

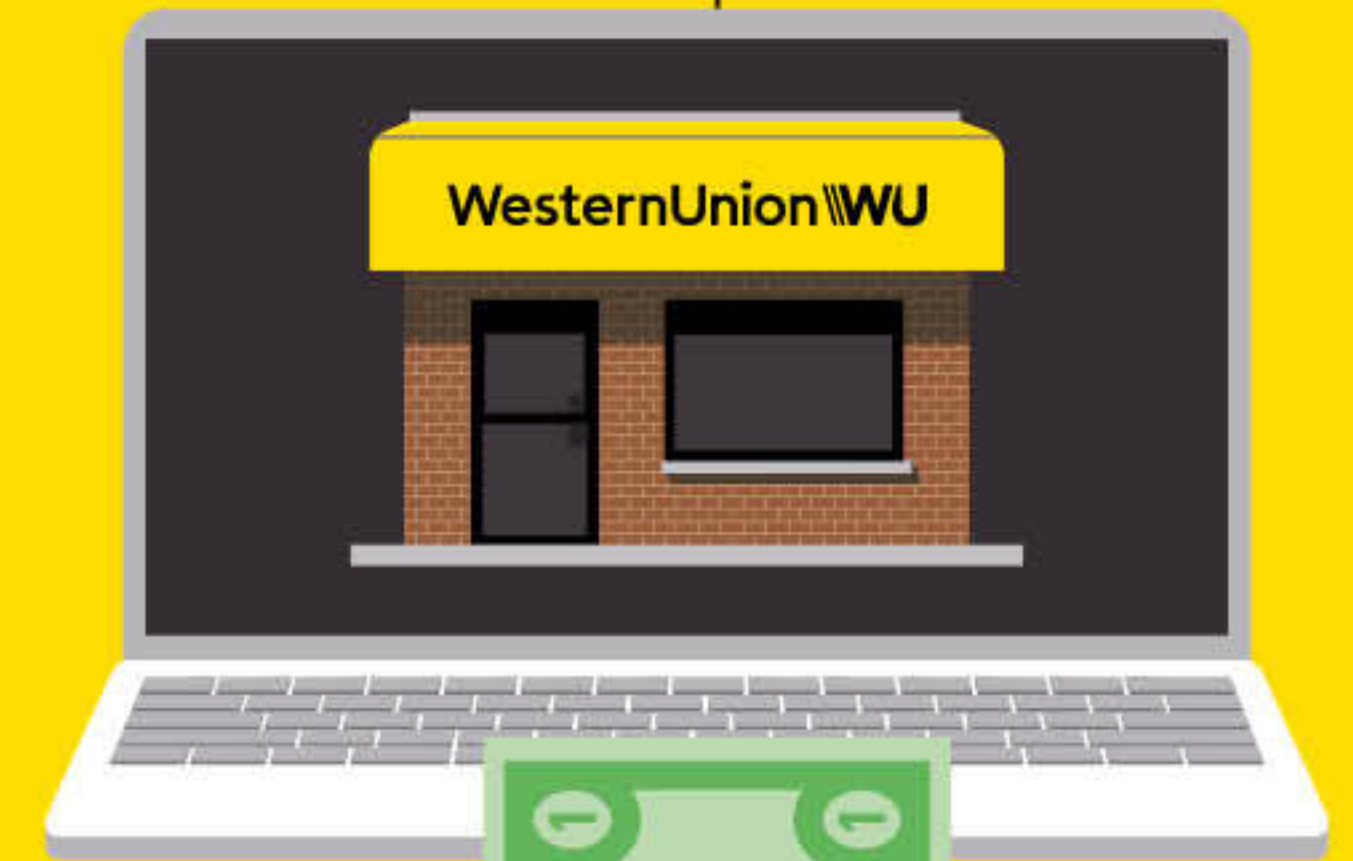


Owned



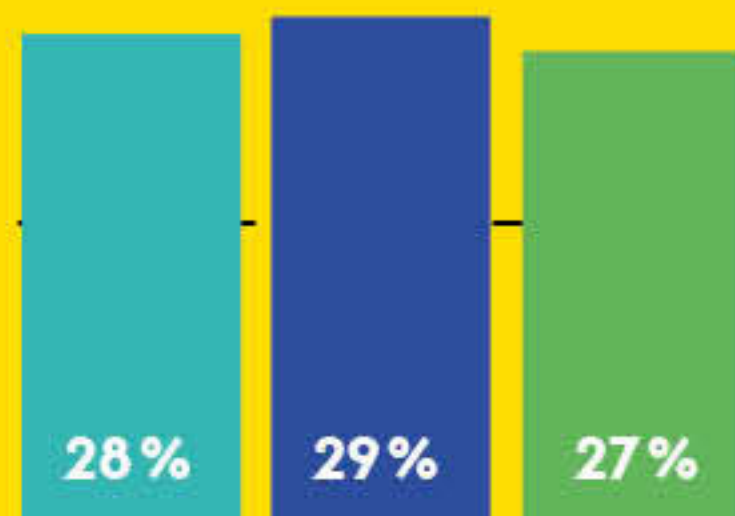
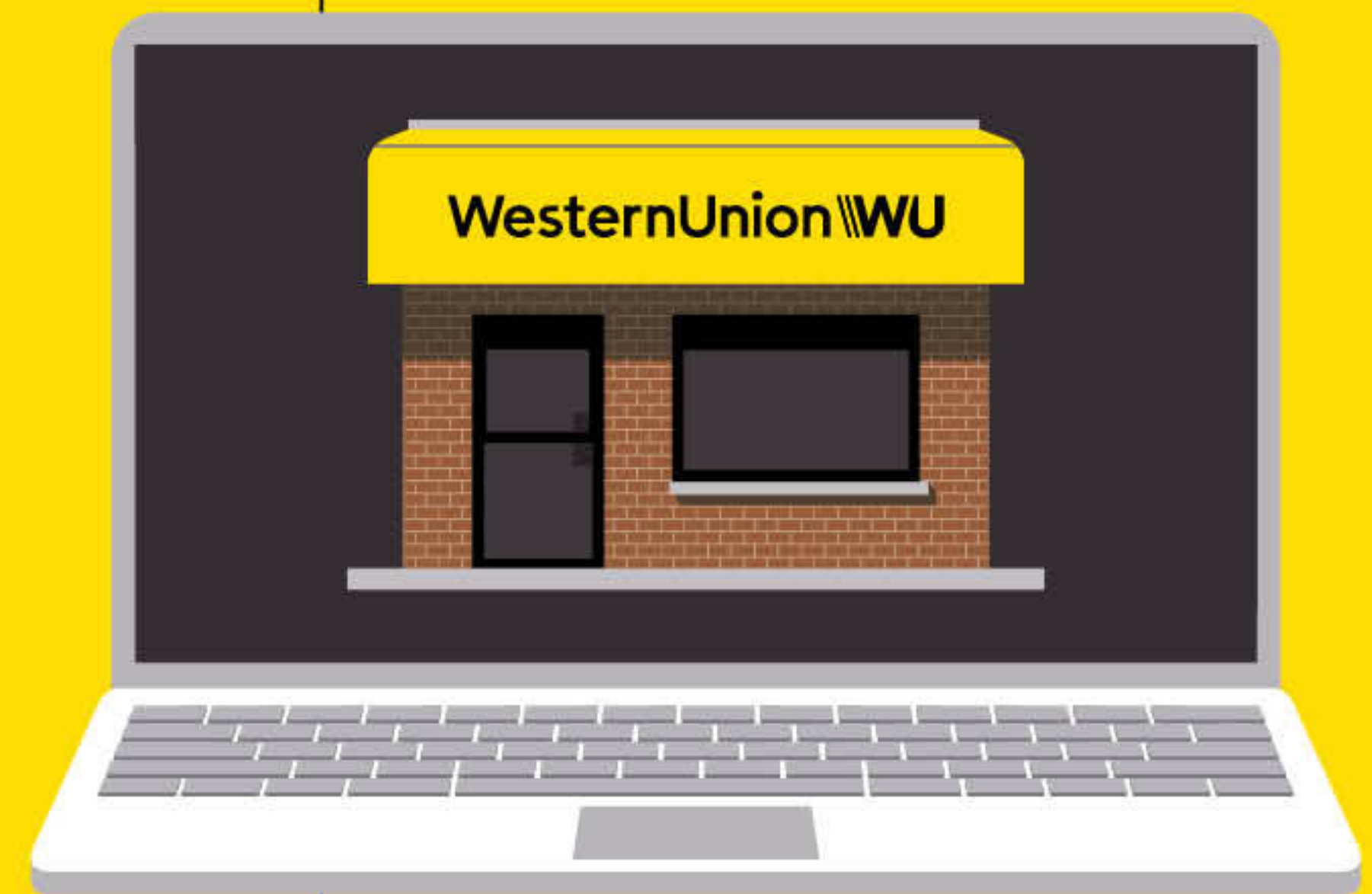
Internationally enabled

*Western Union® Cross-Border e-Commerce Research, 2018.

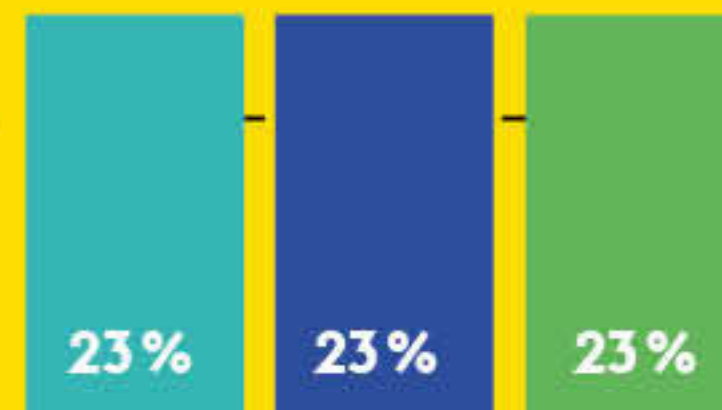


How do people with limited payment means usually shop online?

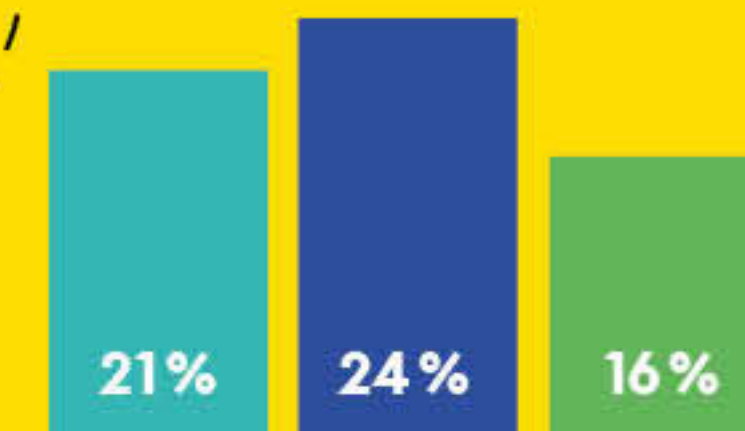
Top 3 workarounds for cross-border purchases.



Friend/relative overseas buys online and sends back to shopper.



Friend/relative overseas buys from an international website and sends back to shopper who pays them in cash.



Customer finds international websites problematic so buys from a domestic website.



All Potential Shoppers



Domestic Shoppers



Offline Shoppers

*Western Union® Cross-Border e-Commerce Research, 2018.

Why do people shop online across borders?

Our survey* shows that an increasing number of people shop online internationally.



83%

To buy items that they cannot buy in their home country.

82%

To access a wider range of products.

77%

To buy higher quality goods not available in home country.

65%

To save on cost of purchase and delivery vs cost in home country.

*Western Union® Cross-Border e-Commerce Research, 2018.