

THE
PPRO E-COMMERCE GUIDE TO THE
EUROPEAN CHAMPIONSHIP 2016

Getting the Ball Rolling Again!

Once again, the UEFA European Championship is just around the corner, and Europe will spend four weeks going football crazy as each team takes its turn on the international pitch. A UEFA European Championship, of course, means an entire month of nothing but football – with fixed schedules featuring up to three games a day. All this naturally makes every football fan's heart beat faster, and we at PPRO can hardly wait until the first kickoff – at 9pm on the 10th of June in Paris's St. Denis stadium.

As well as the purely sporting aspect of a European Championship, however, we – as payment professionals – are also interested in a variety of other details. After all, in addition to being a major sporting event, a European Championship is a hugely significant economic event.

Pubs from Dublin to St. Petersburg and from Bucharest to Tirana will be filled to bursting point. Tourism will boom as armies of football fans flock to France to get in on the action. And then there's the multimillion merchandising business:

jerseys, European Championship footballs, flags, sweatbands, colours, noise-makers and a thousand other things. The ball may be rolling, but the proverbial money is rolling in. We, of course, are asking ourselves the following question: which payment method is everyone going to use?

In other words, which electronic payment methods will the Germans, Hungarians, Poles, Italians and the other twenty nationalities use to buy their teams' jerseys? Which payment types will they use online to pay for their fan merchandise, flights and hotels? How widespread are bank account penetration and the distribution of alternative payment types compared to credit cards in the various countries? And, as alternative payment methods are naturally linked with modern – and increasingly mobile – technologies, we also want to know: how prevalent are the internet and smartphones in the various participating nations, and how far advanced is national e-commerce compared to the gross domestic product?

Questions abound, and we've ventured beyond football in search of answers, ultimately collating our findings in this report. As we were doing research anyway, we also turned our attention to football and unearthed a wealth of astounding, entertaining and exciting facts. So don't worry: the PPRO guide to Euro 2016 also, of course, contains plenty of football lore.

With this in mind, we wish you an exciting, entertaining, thrilling and triumphant Euro 2016!



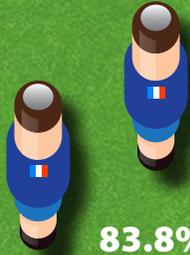


FRANCE



Population: 66.3 m
GDP: 2.8 tn USD

00:03



97% bank account penetration

83.8% internet access

The percentage of the population using the Internet via mobile phone has grown quickly, reaching **61%** in the final quarter of 2015.



44% credit card penetration

56.7 billion USD B2C e-commerce

France is the **3rd biggest market in the EU**. Together with the UK and Germany, they represent around 70% of total e-commerce sales within the European Union.



Click and Collect is increasingly popular: **26%** of online consumers in France use this option every time or at least most of the time whenever it's available.

With **10.68 bn of transactions** in 2014 **Cartes Bancaires CB** are a significant card based alternative payment method in France.



Bank transfer methods remain unpopular in France due to the required whitelisting of beneficiaries.

ALL ABOUT FOOTBALL:

| | |
|--|----|
| Number of UEFA EUROs, including 2016 | 9 |
| UEFA EURO games played | 32 |
| victories | 15 |
| defeats | 9 |
| draws | 8 |
| UEFA EURO goals scored | 49 |
| UEFA EURO goals conceded | 39 |
| Biggest victory | |
| 10:0 against Azerbaijan (1995, Euro, group stages, Auxerre) | |
| Biggest defeat | |
| 1:17 against Denmark (1908, Olympic Games, semifinal, London) | |

Apart from Germany and Spain (who have each won three times), France is the only nation to win multiple UEFA European Championships (two times).



ROMANIA



Population: 19.96 m
GDP: 189.6 bn USD



61% bank account penetration



54.1% internet access, which is not as high as in other European countries due to its poor rural infrastructure.



46% smartphone penetration

12% credit card penetration, which is lower than the average in Eastern Europe, and the number of cards on the market has remained constant for the past few years. It is expected that this will be overcome by offering ancillary benefits and contactless.



1.6 billion USD B2C e-commerce

Companies like M-Pesa have seen potential for growth in the Romanian market which is free from legacy systems. This will enable mobile payments to grow significantly over the coming years.



Share of e-commerce transactions:
90% cash based, **6%** card based, **3%** bank transfer, **1%** other



ALL ABOUT FOOTBALL:

| | |
|--|-----------|
| Number of UEFA EUROs, including 2016 | 5 |
| UEFA EURO games played | 13 |
| victories | 1 |
| defeats | 8 |
| draws | 4 |
| UEFA EURO goals scored | 8 |
| UEFA EURO goals conceded | 17 |
| Biggest victory | |
| 9:0 against Finland | |
| (1973, World Cup, qualifying round, Bucharest) | |
| Biggest defeat | |
| 0:9 against Hungary | |
| (1948, friendly match, Budapest) | |

The UEFA EURO 2016 is the fourth of the last six finals in which Romania has taken part.



ALBANIA



Population: 2.8 m
GDP: 12.92 bn USD

00:05



38% bank account penetration



60.1% internet access



6% credit card penetration



Albania is **one of the smallest e-commerce markets in Europe but marked the strongest growth in 2012 (35.7%).**

Mobile payments are becoming a preferred payment method with M-Pay and M-Pesa (Vodafone) already having launched there.



ALL ABOUT FOOTBALL:

| | |
|--|---|
| Number of UEFA EUROs, including 2016 | 1 |
| UEFA EURO games played | 0 |
| victories | 0 |
| defeats | 0 |
| draws | 0 |
| UEFA EURO goals scored | 0 |
| UEFA EURO goals conceded | 0 |
| Biggest victory | |
| 6:1 against Cyprus (2009, friendly match, Tirana) | |
| Biggest defeat | |
| 0:12 against Hungary (1950, friendly match, Budapest) | |

Pano scored Albania's first goal in the UEFA Cup qualifying rounds during their 1:0 victory against Denmark in October 1963. He is considered the country's best football player of all time, but he was originally a goalkeeper.



SWITZERLAND



Population: 8.1 m
GDP: 685.4 bn USD

00:06



98% bank account penetration



87% internet access

The number of internet users as a percentage of population increased from **79.2% in 2008 to 87% at the end of 2014.**



54% credit card penetration



12,7 billion USD B2C e-commerce



Half of the population shops online and around **10%** of online retail transactions are carried out on mobile or tablet devices.



73% of online transactions are paid by credit card or by invoice.



PostFinance is one of the most important e-commerce payment methods in Switzerland.

Share of e-commerce transactions:

51% card based, **12%** bank transfer, **11%** e-wallet, **2%** cash based, **25%** other

The five biggest Swiss banks have recently agreed on a local Swiss mobile payment system.



ALL ABOUT FOOTBALL:

| | |
|---|-----------|
| Number of UEFA EUROs, including 2016 | 4 |
| UEFA EURO games played | 9 |
| victories | 1 |
| defeats | 6 |
| draws | 2 |
| UEFA EURO goals scored | 5 |
| UEFA EURO goals conceded | 13 |
| Biggest victory | |
| 9:0 against Lithuania (1924, Olympic Games, 1. round, Paris) | |
| Biggest defeat | |
| 0:9 against Hungary (1911, friendly match, Budapest) | |

During UEFA EURO 2008, Yakin scored all three goals for Switzerland, where Switzerland became the second host to withdraw after the group stage (after Belgium in 2000). This was followed immediately by a third, after co-host Austria also withdrew prematurely.



WALES



Population: 3.1 m
GDP: 79.4 bn USD

00:07

81% internet access

5,34 billion USD B2C e-commerce

The Welsh economy has close ties to both the European Economic Area, and the rest of the United Kingdom. Provisional data provided by the Office for National Statistics gives a figure of **68.2 billion USD** headline gross value added (GVA). This means the Welsh economy is tenth out of the UK's twelve regions (nine English Government Office Regions plus Wales, Scotland, and Northern Ireland) trailed only by Northern Ireland and the North East of English.

The service sector dominates the contemporary Welsh economy, contributing **66%** to GVA in 2000. Other sectors made a significantly smaller contribution, with manufacturing accounting for **32%** of GVA, and agriculture, forestry and fishing combined contributing **1.5%**.

ALL ABOUT FOOTBALL:

| | |
|--------------------------------------|---|
| Number of UEFA EUROs, including 2016 | 1 |
| UEFA EURO games played | 0 |
| victories | 0 |
| defeats | 0 |
| draws | 0 |
| UEFA EURO goals scored | 0 |
| UEFA EURO goals conceded | 0 |

Biggest victory
11:0 against Ireland
(1888, British Championships, Wrexham)

Biggest defeat
0:9 against Scotland
(1878, friendly match, Glasgow)

Football hasn't always been a sport for the pros, even at international level. In a friendly against Scotland in 1876, the Welsh team included two lawyers, a timber merchant, a soldier, a stonemason, and a miner. One of the defenders, who rejoiced in the name of William Williams, was a fireplace manufacturer.



SLOVAKIA



Population: 5.4 m
GDP: 79.7 bn USD

00:08



77% bank account penetration



80% internet access, which is **27.8% higher than the CEE average** and the highest in the region.



65% smartphone penetration



17% credit card penetration



0.9 billion USD B2C e-commerce

The Slovak e-commerce market has grown 15-20% annually in recent years; there are currently about 8,500 online shops. Attitudes toward e-commerce are increasingly positive: 90% of respondents agree that e-shops offer better prices than physical retail, 80% consider shopping via the internet more comfortable.



ALL ABOUT FOOTBALL:

| | |
|---|---|
| Number of UEFA EUROs, including 2016 | 1 |
| UEFA EURO games played | 0 |
| victories | 0 |
| defeats | 0 |
| draws | 0 |
| UEFA EURO goals scored | 0 |
| UEFA EURO goals conceded | 0 |
| Biggest victory | |
| 7:0 against San Marino (2009, World Cup, qualifying round, Bratislava) | |
| Biggest defeat | |
| 0:6 against Argentina (1995, friendly match, Mendoza) | |

Jozef Capkovič and his twin brother Jan played together very successfully for SK Slovan Bratislava, both participating in winning the European Cup of Clubs for the club in 1969. Although they were both national players, they never played together at national level; and it was only Jozef who played when Czechoslovakia won the European Championship in 1976.



ENGLAND



Population: 53.0 m
GDP: 4.2 tn USD

00:09



133.3 billion USD B2C e-commerce

England is the most heavily populated country of the United Kingdom, with its 53 million plus inhabitants accounting for 84% of the UK's overall population. It has the fourth largest population of all EU states, and ranks 25th on a global level.



With a average per capita GDP of **33,000 USD**, the English economy is one of the largest in the world. It also represents the largest part of the UK's economy, which taken as a whole has the **18th highest GDP PPP per capita** in the world. As of 2014, London was the world's second largest financial centre, and the largest within Europe.

ALL ABOUT FOOTBALL:

| | |
|---|-----------|
| Number of UEFA EUROs, including 2016 | 9 |
| UEFA EURO games played | 27 |
| victories | 9 |
| defeats | 9 |
| draws | 9 |
| UEFA EURO goals scored | 36 |
| UEFA EURO goals conceded | 31 |
| Biggest victory | |
| 13:0 against Ireland (1882, friendly match, Belfast) | |
| Biggest defeat | |
| 1:7 against Hungary (1954, friendly match, Budapest) | |

To date, England has won just one game in the knockout stage of a Euro championship. Oddly, this was a victory that followed a penalty shootout against Spain during a final sixteen match hosted by England in 1996.



RUSSIA



Population: 143.5 m
GDP: 2.1 tn USD

00:10

67% bank account penetration

70.5% internet access

45% smartphone penetration

21% credit card penetration, which is one of the highest in the region, however with low usage rates.

The growth in the number and usage of credit cards is hindered due to lack of consumer education, consumer fears over the lack of security as well as a poor acceptance network. Many Russians use their payment cards only once or twice a month to withdraw salaries, resulting in low activity rates.

19.9 billion USD B2C e-commerce

There are **barriers to e-commerce**. The Russian postal service is considered to be either too expensive or unreliable as an adequate delivery service channel. Secondly, e-commerce growth is further hindered due to consumers' lack of trust of electronic payments (in particular, cards), resulting in the majority of customers paying for online purchases with cash.

Share of e-commerce transactions:

53% cash based, 17% card based, 13% e-wallet, 10% bank transfer, 7% other

ALL ABOUT FOOTBALL:

| | |
|--------------------------------------|----|
| Number of UEFA EUROs, including 2016 | 11 |
| UEFA EURO games played | 30 |
| victories | 12 |
| defeats | 12 |
| draws | 6 |
| UEFA EURO goals scored | 36 |
| UEFA EURO goals conceded | 39 |

Biggest victory

7:0 against Liechtenstein (2015, Euro, group stages, Vaduz)

Biggest defeat

0:16 against Germany (1912, Olympic Games, consolation round, Stockholm)

With his two goals in a friendly match against Azerbaijan on 3rd September 2014, Aleksandr Kerzhakov pulled ahead of Vladimir Beschastnykh (26 goals) and is now the top goal scorer since the collapse of the Soviet Union. (Kerzhakov is still playing, with a current goal count of 30).



POLAND



Population: 38.5 m
GDP: 526 bn USD

00:11



78% bank account penetration, which is **20% higher** than the Eastern Europe average.

Poland has the **largest banking sector** by both value and population in the region and still has considerable room for growth.



60.8% internet access, which is higher than both the world (40.7%) and Central & Eastern Europe (52.2) averages.

52% smartphone penetration

17% credit card penetration

Borrowing on a credit card is not as popular in Poland as in other countries. **44%** of adults indicate a preference for saving.



7.4 billion USD B2C e-commerce

Poland is among the **fastest growing e-commerce markets** in the European Union – it has a stable growth rate of **25%** year on year meaning e-commerce is still expanding rapidly.



Share of e-commerce transactions:
44% bank transfer, **37%** card based, **15%** e-wallet, **3%** cash based, **1%** other



ALL ABOUT FOOTBALL:

| | |
|--|----------|
| Number of UEFA EUROs, including 2016 | 3 |
| UEFA EURO games played | 6 |
| victories | 0 |
| defeats | 3 |
| draws | 3 |
| UEFA EURO goals scored | 3 |
| UEFA EURO goals conceded | 7 |
| Biggest victory | |
| 10:0 against San Marino (2009, World Cup, qualifying round, Kielce) | |
| Biggest defeat | |
| 0:8 against Denmark (1948, friendly match, Copenhagen) | |

During their last 12 qualifying rounds, Poland ended up in groups with England seven times. The team failed to win even one of their 14 games against the Three Lions, losing all of their away games.



NORTHERN IRELAND



Population: 1.8 m
GDP: 63.5 bn USD

79% internet access

3.3 billion USD B2C e-commerce

The Northern Irish economy was traditionally dependent on industry, most markedly shipbuilding, rope manufacture and textiles. However, services, primarily the public sector, have come to replace heavy industry, with **70%** of the economy's revenue coming from the service sector. Government subsidies contribute **20%** of the economy's revenue.

In addition to the public sector, tourism also represents an important service sector; it has experienced significant growth since the end of The Troubles, and in 2004 accounted for over **1%** of the economy's revenue.

ALL ABOUT FOOTBALL:

| | |
|--|----------|
| Number of UEFA EUROs, including 2016 | 1 |
| UEFA EURO games played | 0 |
| victories | 0 |
| defeats | 0 |
| draws | 0 |
| UEFA EURO goals scored | 0 |
| UEFA EURO goals conceded | 0 |
| Biggest victory | |
| 7:0 against Wales (1930, friendly match, Belfast) | |
| Biggest defeat | |
| 0:13 against England (1882, friendly match, Belfast) | |
| Healy's 13 goals in the 2008 qualifiers were a new UEFA European Championship record – a record equalled by Polish player Robert Lewandowski in the run-up to the final round in 2016. | |



GERMANY



Population: 80.6 m
GDP: 3.7 tn USD

00:13

99% bank account penetration

86.2% internet access

64% smartphone penetration

60% of the population (48.5 million) shop online, 14.1 million of which shop cross-border.

46% credit card penetration

71.2 billion USD B2C e-commerce

Germany is rated **5th** in the world in terms of **online sales volume** and alternative payments are strongly preferred to card payments.

Credit card usage in Germany is low due to a preference for several key alternative payment methods - SEPA direct debit, invoice and bank transfer methods like sofort banking and giro pay.

Share of e-commerce transactions:

39% bank transfer, 22% e-wallet, 21% card based, 5% cash based, 13% other



ALL ABOUT FOOTBALL:

| | |
|---|----|
| Number of UEFA EUROs, including 2016 | 12 |
| UEFA EURO games played | 43 |
| victories | 23 |
| defeats | 10 |
| draws | 10 |
| UEFA EURO goals scored | 65 |
| UEFA EURO goals conceded | 45 |
| Biggest victory | |
| 16:0 against Russia (1912, Olympic Games, consolation round, Stockholm) | |
| Biggest defeat | |
| 0:9 against England (1909, friendly match, Oxford) | |

Despite their tremendous European Championship record, the DFB eleven failed to win even a single game in an UEFA European Championship final between their triumph at EURO '96 and their 2008 Klagenfurt victory against Poland.



UKRAINE



Population: 45.5 m
GDP: 177.4 bn USD



53% bank account penetration

The banking industry is collapsing due to the deep recession. 20+ banks have lost their licenses recently and the currency has hit its lowest point on record.



43.4% internet access, which is still low, mainly due to the crisis.



24% smartphone penetration

27% credit card penetration

2.2 billion USD B2C e-commerce

Before 2014, e-commerce grew by at least 25% annually. In 2014, political turmoil and economic crisis, as well as civil war in the East of the country, led to a significant drop in the value of the national currency. E-commerce sites lost about 17% of their traffic due to the annexation of the Crimea and military operations in Eastern Ukraine (delivery has been made impossible in the war-torn areas).



Share of e-commerce transactions:
70% cash based, **15%** card based, **10%** e-wallet, **1%** bank transfer, **4%** other



ALL ABOUT FOOTBALL:

| | |
|--|---|
| Number of UEFA EUROs, including 2016 | 2 |
| UEFA EURO games played | 3 |
| victories | 1 |
| defeats | 2 |
| draws | 0 |
| UEFA EURO goals scored | 2 |
| UEFA EURO goals conceded | 4 |
| Biggest victory | |
| 9:0 against San Marino (2013, World Cup, qualifying round, Liviv) | |
| Biggest defeat | |
| 0:4 against Spain (2006, World Cup, Final stage, Leipzig) | |

Of the 20 players in the Soviet Union's squad which made it to the Euro 1988 finals but lost against the Netherlands, trainer Valeriy Lobanovskiy nominated twelve Ukrainians. He based the squad on his protégées from FC Dynamo Kyiv.



TURKEY



Population: 75 m
GDP: 822 bn USD

00:15



57% bank account penetration

51% internet access



38% smartphone penetration

7 billion USD B2C e-commerce

The **B2C e-commerce growth rate of 12.4%** is quite low, but Turkey is better prepared for e-commerce than many of its neighbours, giving it the potential to sell cross-border far more than it currently does.



33% credit card penetration, with local credit cards on the rise



Credit cards continue to be very popular for online purchases in Turkey but **alternative payment solutions are gaining momentum.**



Share of e-commerce transactions:
86% card based, **5%** cash based, **4%** e-wallet, **2%** bank transfer, **3%** other



ALL ABOUT FOOTBALL:

| | |
|---|-----------|
| Number of UEFA EUROs, including 2016 | 4 |
| UEFA EURO games played | 12 |
| victories | 3 |
| defeats | 7 |
| draws | 2 |
| UEFA EURO goals scored | 11 |
| UEFA EURO goals conceded | 18 |
| Biggest victory | |
| 7:0 against San Marino (1996, World Cup, qualifying round, Istanbul) | |
| Biggest defeat | |
| 0:8 against England (1984, Euro, group stages, Istanbul) | |

Turkey failed to qualify for the finals of a UEFA European Championship during its first nine attempts, but has reached four out of the last six finals.



CROATIA



Population: 4.3 m
GDP: 57.9 bn USD

00:16



86% bank account penetration



86.6% internet access



Currently, only **8%** of consumers shop cross-border



38% credit card penetration



300 million USD B2C e-commerce



Among the most popular products are clothing and footwear, tech products, books and literature. Fashion accessories, cosmetic products and gadgets are all categories which show **a lot of potential for growth**.

When asked which payment methods they prefer, **40%** of Croatian shoppers indicated cash on delivery and **19%** credit card. **35%** used PayPal as their preferred payment method for purchases from abroad.



ALL ABOUT FOOTBALL:

| | |
|--|----|
| Number of UEFA EUROs, including 2016 | 5 |
| UEFA EURO games played | 14 |
| victories | 6 |
| defeats | 4 |
| draws | 4 |
| UEFA EURO goals scored | 18 |
| UEFA EURO goals conceded | 16 |
| Biggest victory | |
| 7:0 against Andorra (2008, Euro, group stages, Zagreb) | |
| Biggest defeat | |
| 1:5 against England (2009, World Cup, qualifying round, London) | |

Croatia prevailed during the first qualifying round against Italy, newly minted runners-up in the 1994 World Cup. The team continued on to Euro 1996, where they were one of six teams celebrating their first time in the finals.



SPAIN



Population: 46.8 m
GDP: 1.4 tn USD



98% bank account penetration

76.2% internet access



M-commerce is expected to grow by **48%**, the **highest rate in Europe** after the Scandinavian markets.



More than half Spanish customers make cross-border transactions. **9 out of 10** would buy goods or services from another European country.



54% credit card penetration

16.9 billion USD B2C e-commerce

Bank transfers are not very popular in Spain as they are expensive for the end customers. Other than **SEPA direct debit**, another popular alternative payment method is the **cash-based Teleingreso**. Spain is also a big market for **prepaid cards**.



Spain has the **4th highest level of mobile banking use in Europe**. Emergence of digital only or even mobile only banks is increasing. Additionally, usage of smartphones is high - **80%** of internet users also use their smartphone to access the internet.



ALL ABOUT FOOTBALL:

| | |
|---|-----------|
| Number of UEFA EUROs, including 2016 | 10 |
| UEFA EURO games played | 36 |
| victories | 17 |
| defeats | 8 |
| draws | 11 |
| UEFA EURO goals scored | 50 |
| UEFA EURO goals conceded | 32 |
| Biggest victory | |
| 13:0 against Bulgaria (1933, friendly match, Madrid) | |
| Biggest defeat | |
| 1:7 against England (1931, friendly match, London) | |

Spain remained unbeaten in 36 UEFA qualifying matches and world championships since their 0:2 defeat against Sweden on 7th October 2006. In October 2014, the team were defeated by Slovakia.



CZECH REPUBLIC

Population: 10.5 m
GDP: 208.9 bn USD

 00:18



82% bank account penetration



73.5% internet access



3.6 billion USD B2C e-commerce



59% smartphone penetration



26% credit card penetration - which is the highest in the region (16% average in Eastern Europe.)



Online banking is used by **56%** of people, with usage on smartphones growing. The smartphone penetration itself (58.7%) is 11% higher than the CEE average and the highest in the region, although it is expected it will be overtaken by Poland in 2017.

Some popular alternative payment methods are the bank transfer methods **trustpay, Trustly, PayU** and **EnterCash**.



Share of e-commerce transactions:
67% cash based, **13%** card based, **9%** bank transfer, **11%** other



ALL ABOUT FOOTBALL:

| | |
|---|-----------|
| Number of UEFA EUROs, including 2016 | 6 |
| UEFA EURO games played | 29 |
| victories | 13 |
| defeats | 11 |
| draws | 5 |
| UEFA EURO goals scored | 40 |
| UEFA EURO goals conceded | 38 |
| Biggest victory | |
| 7:0 against San Marino (2006, Euro, group stages, Uherské) | |
| Biggest defeat | |
| 0:3 against Switzerland (1994, friendly match, Zurich) | |

The Czech Republic won their preliminary round at UEFA EURO 2012, despite losing their opening match against Russia 1:4.



IRELAND



Population: 4.6 m
GDP: 232.1 bn USD

00:19



95% bank account penetration



79.7% internet access



2.6 m shop online with 28% of them doing so cross-border



5.9 billion USD B2C e-commerce



46% credit card penetration



Ireland's annual growth rate is **15.2%**, which is **2% higher than the average for Western Europe**. Also a notable fact about Ireland is that it has one of the **highest spends per online shopper in Europe** - almost **3,300 USD**, placing it 4th in terms of eGDP in European e-commerce.



PayPal is very popular in Ireland with 20% of people reporting using it in 2015.

As in many EURO and non-EURO countries, **SEPA direct debit** is widely used as an alternative to credit card payments.



Share of e-commerce transactions:
71% card based, 25% e-wallet, 2% bank transfer, 1% cash based, 1% other

ALL ABOUT FOOTBALL:

| | |
|--------------------------------------|----|
| Number of UEFA EUROs, including 2016 | 3 |
| UEFA EURO games played | 6 |
| victories | 1 |
| defeats | 4 |
| draws | 1 |
| UEFA EURO goals scored | 3 |
| UEFA EURO goals conceded | 11 |
| Biggest victory | |
| 8:0 against Malta | |
| (1983, Euro, group stages, Dublin) | |
| Biggest defeat | |
| 0:7 against Brazil | |
| (1982, friendly match, Uberlândia) | |

The Irish made it to the quarter-finals of the 1964 European Championship, but were then defeated by Spain with 1:7 overall. The Spaniards then also won the comprehensive four-team final.



SWEDEN



Population: 9.6 m
GDP: 579.7 bn USD



00:20

100% bank account penetration

92.5% internet access

7.7 m consumers engage in e-commerce with **22%**, cross-border.

10 billion USD B2C e-commerce

Smartphone penetration is very high. **37%** make purchases via their mobile phone with 41% via an app and 36% via the browser.

45% credit card penetration

Like the whole Nordic region, online bank transfer methods are very popular in Sweden; some examples include **Pugglepay** (remained **Zimpler**), **Trustly** and **EnterCash**. **SEQR** is a widely used mobile wallet solution.

Sweden offers its online shoppers BankID - its sophisticated secure electronic identification system developed by a consortium of the largest banks in the country.

Share of e-commerce transactions:

55% card based, **14%** bank transfer, **10%** e-wallet, **1%** cash based, **20%** other

ALL ABOUT FOOTBALL:

| | |
|---|-----------|
| Number of UEFA EUROs, including 2016 | 6 |
| UEFA EURO games played | 17 |
| victories | 5 |
| defeats | 7 |
| draws | 5 |
| UEFA EURO goals scored | 24 |
| UEFA EURO goals conceded | 21 |
| Biggest victory | |
| 12:0 against South Korea (1948, Olympic Games, quarterfinal, London) | |
| Biggest defeat | |
| 1:12 against England (1908, friendly match, London) | |

Sweden is the only World Cup host to fail to win the championship after reaching the final stage (1958). Since then, the Swedish team have never reached the final stage of an international contest.



BELGIUM



Population: 11.2 m
GDP: 524.8 bn USD



00:21



98% bank account penetration

85% internet access



6.85 billion USD
B2C e-commerce

5 m consumers shop online with
34% of those shopping cross-border.



Belgian consumers are very open to e-commerce: they spent **9%** of their budget online in 2014, with this number forecasted to reach 16% by 2020.

43% credit card penetration



Bancontact is a popular debit card based payment method that is available in more than **80%** of Belgian webshops. Real-time bank transfer method **MyBank** and bank links for online bank transfers are further common methods to pay online in Belgium.



The majority of online shoppers (86%) prefer to use their laptop or desktop to order online although penetration of mobile devices is high. **72% of the revenue of Belgian e-commerce comes from abroad.**



Share of e-commerce transactions:
63% card based, **16%** bank transfer, **10%** E-wallet, **3%** cash based, **8%** other



ALL ABOUT FOOTBALL:

| | |
|--|-----------|
| Number of UEFA EUROs, including 2016 | 5 |
| UEFA EURO games played | 12 |
| victories | 4 |
| defeats | 6 |
| draws | 2 |
| UEFA EURO goals scored | 13 |
| UEFA EURO goals conceded | 20 |
| Biggest victory | |
| 10:1 against San Marino (2001, World Cup, qualifying round, Brussels) | |
| Biggest defeat | |
| 0:5 against Spain (2009, World Cup, qualifying round, La Coruña) | |

Belgium were the only team in the UEFA European Championship 1984 to win their qualifying group with more than a one-point advantage.



ITALY



Population: 49.8 m
GDP: 2.2 tn USD



00:22

87% bank account penetration



62% internet access

There are approximately **15 million digital buyers** in Italy, which account for 25% of the population, a lower rate than many European markets.

24.2 billion USD B2C e-commerce



Italy ranks **fifth in Europe** in terms of online retail sales. **E-commerce grew by 17.5%** in 2014.

36% credit card penetration



Some examples for alternative payment methods are real-time bank transfer method **MyBank** and prepaid cards **Postepay** and **CartaSi**.

Many Italian customers are **not comfortable when paying online**, which is partly due to the **reliance on cash**. However, card-based and Cash-on-Delivery payments are decreasing, while Italians are beginning to use e-wallets, bank transfers and direct debit more when buying on their mobiles.



ALL ABOUT FOOTBALL:

| | |
|--------------------------------------|----|
| Number of UEFA EUROs, including 2016 | 9 |
| UEFA EURO games played | 33 |
| victories | 13 |
| defeats | 5 |
| draws | 15 |
| UEFA EURO goals scored | 33 |
| UEFA EURO goals conceded | 25 |

Biggest victory

9:0 against USA
(1948, Olympic Games, 1. round, Brentford)

Biggest defeat

1:7 against Hungary
(1924, friendly match, Budapest)

In 1980, Italy hosted the first final (eight teams), but had to content themselves with fourth place after losing the match for third place against Czechoslovakia in a penalty shoot-out.



AUSTRIA



Population: 8.5 m
GDP: 428.3 bn USD



00:23



97% bank account penetration



81% internet access



3.9 m shop online with
40% doing so cross-border



13 billion USD B2C e-commerce



User penetration in terms of e-commerce was **70.03%**
in 2015 and is expected to **increase to 78.65%** in 2020.



40% credit card penetration



The single most popular payment method in online shops in Austria is payment against invoice, with 81% claiming to have used it. This is followed by credit cards (58%) and PayPal (40.7).

Some popular alternative payment methods are real-time bank transfer solutions **eps**, **SOFORT** and **EnterCash**.



Share of e-commerce transactions:
38% card based, **37%** bank transfer, **14%** E-wallet, **5%** cash based, **6%** other

ALL ABOUT FOOTBALL:

| | |
|--|----------|
| Number of UEFA EUROs, including 2016 | 2 |
| UEFA EURO games played | 3 |
| victories | 0 |
| defeats | 2 |
| draws | 1 |
| UEFA EURO goals scored | 1 |
| UEFA EURO goals conceded | 3 |
| Biggest victory | |
| 9:0 against Malta (1977, World Cup, qualifying round, Salzburg) | |
| Biggest defeat | |
| 1:11 against England (1908, friendly match, Vienna) | |

With his converted penalty shot against Poland in 2008, Ivica Vastic became the oldest goal scorer in a UEFA European Championship. Vastic was precisely 38 years and 257 days old at the time.



HUNGARY



Population: 9.9 m
GDP: 133.4 bn USD

00:24



72% bank account penetration, among the highest in the CEE region



75% internet access

1 billion USD B2C e-commerce



50% smartphone penetration

Credit card penetration is only **12%**. Credit cards tend to be an expensive form of borrowing in the market.

Hungary had an **e-commerce growth rate of 24%** in 2014, making it one of the **fastest growing markets** in Europe. It is estimated that 72% of internet users have engaged in online shopping.



Bank links for online bank transfers are popular payment methods in Hungary as well as voucher payments like **abaqoos**.



Share of e-commerce transactions:
67% cash based, **9%** bank transfer, **24%** other



ALL ABOUT FOOTBALL:

| | |
|---|----------|
| Number of UEFA EUROs, including 2016 | 3 |
| UEFA EURO games played | 4 |
| victories | 1 |
| defeats | 3 |
| draws | 0 |
| UEFA EURO goals scored | 5 |
| UEFA EURO goals conceded | 6 |
| Biggest victory | |
| 12:0 against Albania (1950, friendly match, Budapest) | |
| Biggest defeat | |
| 1:8 against the Netherlands (2013, World Cup, qualifying round, Amsterdam) | |

Hungary's home ground is named after one of its most famous footballers - Ferenc Puskás. Foreign media dubbed the striker "The Galloping Major", as, like all his fellow club members at Budapest Honvéd FC, he was actually a soldier.



PORTUGAL



Population: 10.5 m

GDP: 227.3 bn USD

00:25



87% bank account penetration



64.6% internet access



2.2 m users shop online with 12% cross-border.



3.29 billion USD B2C e-commerce



"Special interest" is the most popular category of products purchased online, followed by "Clothes and Shoes" and "Consumer electronics & physical media."



29% credit card penetration

The bank transfer system **multibanco** is the most popular alternative payment method in Portugal.



The most popular payment methods are still card based with **bank transfers gaining market share.**



Share of e-commerce transactions:

81% card based, 8% bank transfer, 4% E-wallet, 3% cash based, 3% other



ALL ABOUT FOOTBALL:

| | |
|--|----|
| Number of UEFA EUROs, including 2016 | 7 |
| UEFA EURO games played | 28 |
| victories | 15 |
| defeats | 8 |
| draws | 5 |
| UEFA EURO goals scored | 40 |
| UEFA EURO goals conceded | 26 |
| Biggest victory | |
| 8:0 against Kuwait (2003, friendly match, Leiria) | |
| Biggest defeat | |
| 0:10 against England (1947, friendly match, Lisbon) | |

At the 2006 World Cup finals in Germany, Portugal became the most recent selection for "FIFA's Most Entertaining Team". This award was given to the team which demonstrates the most positive approach to play during the championship.



ICELAND



Population: 323.000
GDP: 15.3 bn USD

00:26

98% internet access

0.2 m consumers shop online of which a high amount (31%) shop cross-border.

70% of Iceland's citizens use social media, showing a very digitally engaged audience.

280 million USD B2C e-commerce

ALL ABOUT FOOTBALL:

| | |
|--|---|
| Number of UEFA EUROs, including 2016 | 1 |
| UEFA EURO games played | 0 |
| victories | 0 |
| defeats | 0 |
| draws | 0 |
| UEFA EURO goals scored | 0 |
| UEFA EURO goals conceded | 0 |
| Biggest victory | |
| 9:0 against the Faroe Islands (1985, friendly match, Keflavík) | |
| Biggest defeat | |
| 2:14 against Denmark (1967, friendly match, Copenhagen) | |

As a 17-year-old, striker Eidur Gudjohnsen made his national debut when he was subbed in for his father Arnór during the 24th April 1996 match against Estonia (3:0) in Tallinn. This was the first time father and son stood on the same pitch in an international match.

EURO 2016 MATCH SCHEDULE

Group A

10.06.16 / 21:00 / Paris, St. Denis
France : Romania

11.06.16 / 15:00 / Lens
Albania : Switzerland

15.06.16 / 18:00 / Paris, Parc des Princes
Romania : Switzerland

15.06.16 / 21:00 / Marseille
France : Albania

19.06.16 / 21:00 / Lille
Switzerland : France

19.06.16 / 21:00 / Lyon
Romania : Albania

Group B

11.06.16 / 18:00 / Bordeaux
Wales : Slovakia

11.06.16 / 21:00 / Marseille
England : Russia

15.06.16 / 15:00 / Lille
Russia : Slovakia

16.06.16 / 15:00 / Lens
England : Wales

20.06.16 / 21:00 / St. Etienne
Slovakia : England

20.06.16 / 21:00 / Toulouse
Russia : Wales

Group C

12.06.16 / 18:00 / Nice
Poland : Nrth.Ireland

12.06.16 / 21:00 / Lille
Germany : Ukraine

16.06.16 / 18:00 / Lyon
Ukraine : Nrth.Ireland

16.06.16 / 21:00 / Paris, St. Denis
Germany : Poland

21.06.16 / 18:00 / Marseille
Ukraine : Poland

21.06.16 / 18:00 / Paris, Parc des Princes
Nrth.Ireland : Germany

Group D

12.06.16 / 15:00 / Paris, Parc des Princes
Turkey : Croatia

13.06.16 / 15:00 / Toulouse
Spain : Czech Rep.

17.06.16 / 18:00 / St. Etienne
Czech Rep. : Croatia

17.06.16 / 21:00 / Nice
Spain : Turkey

21.06.16 / 21:00 / Bordeaux
Croatia : Spain

21.06.16 / 21:00 / Lens
Czech Rep. : Turkey

Group E

13.06.16 / 18:00 / Paris, St. Denis
Ireland : Sweden

13.06.16 / 21:00 / Lyon
Belgium : Italy

17.06.16 / 15:00 / Toulouse
Italy : Sweden

18.06.16 / 15:00 / Bordeaux
Belgium : Ireland

22.06.16 / 21:00 / Lille
Italy : Ireland

22.06.16 / 21:00 / Nice
Sweden : Belgium

Group F

14.06.16 / 18:00 / Bordeaux
Austria : Hungary

14.06.16 / 21:00 / St. Etienne
Portugal : Iceland

18.06.16 / 18:00 / Marseille
Iceland : Hungary

18.06.16 / 21:00 / Paris, Parc des Princes
Portugal : Austria

22.06.16 / 18:00 / Lyon
Hungary : Portugal

22.06.16 / 18:00 / Paris, St. Denis
Iceland : Austria

Results Group Phase

1 _____

2 _____

3 _____

4 _____

1 _____

2 _____

3 _____

4 _____

1 _____

2 _____

3 _____

4 _____

1 _____

2 _____

3 _____

4 _____

1 _____

2 _____

3 _____

4 _____

1 _____

2 _____

3 _____

4 _____

Round of 16 – match 1
25.06.16 / 15:00 / St. Etienne

_____ : _____

2nd Group A 2nd Group C

Round of 16 – match 3
25.06.16 / 21:00 / Lens

_____ : _____

1st Group D 3rd Group B/E/F

Round of 16 – match 2
25.06.16 / 18:00 / Paris, P.d.P.

_____ : _____

1st Group B 3rd Group A/C/D

Round of 16 – match 6
26.06.16 / 21:00 / Toulouse

_____ : _____

1st Group F 2nd Group E

Round of 16 – match 5
26.06.16 / 18:00 / Lille

_____ : _____

1st Group C 3rd Group A/B/F

Round of 16 – match 7
27.06.16 / 18:00 / Paris, P.d.P.

_____ : _____

1st Group E 2nd Group D

Round of 16 – match 4
26.06.16 / 15:00 / Lyon

_____ : _____

1st Group A 3rd Group C/D/E

Round of 16 – match 8
27.06.16 / 21:00 / Nice

_____ : _____

2nd Group B 2nd Group F

Quarter final 1
30.06.16 / 21:00 / Marseille

_____ : _____

1st match 1 1st match 3

Semi final 1
06.07.16 / 21:00 / Lyon

_____ : _____

1st match 1 1st match 2

Quarter final 2
01.07.16 / 21:00 / Lille

_____ : _____

1st match 2 1st match 6

Quarter final 3
02.07.16 / 21:00 / Bordeaux

_____ : _____

1st match 5 1st match 7

Semi final 2
07.07.16 / 21:00 / Marseille

_____ : _____

1st match 3 1st match 4

Quarter final 4
03.07.16 / 21:00 / Paris, St. Denis

_____ : _____

1st match 4 1st match 8

Final
10.07.16 / 21:00 / Paris, St. Denis

_____ : _____

1st match 1 1st match 2

**The e-commerce market and payment methods develop at a fast pace.
We therefore prepare and update our regional and country reports frequently.
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