



THE | **PAYPERS**

CANADA

CROSS-BORDER ECOMMERCE REPORT

CRITICAL FACTS AND INSIGHTS FOR INTERNATIONAL EXPANSION
UPDATE 2015



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1. Introduction

In October 2013 the Cross-border Ecommerce Community was launched (<http://www.crossborder-ecommerce.com>). The co-creators and partners in this initiative believe that we are stronger collectively, when we bundle our knowledge. We provide facts and figures on mature and emerging markets, preferred payment methods, logistics, risk and fraud, as well as ecommerce legislation and regulation. Our community is designed to become the industry's knowledge hub offering a deeper understanding of the various influences in ecommerce. We provide key insights that can result in exciting initiatives and ultimately lead to international expansion for the benefit of all stakeholders within the global dynamic of ecommerce.

More than ten thousands reports have been downloaded since the beginning of the CBEC initiative, which is indicative of the high market interest in such comprehensive intelligence. The feedback and response we have received have been really positive and we are happy to see that our reports have successfully addressed the market need.

We are committed to investing further effort, resources and time not only in extensive research, but also in publishing the updated versions of the reports based upon 2013 data.

The diversity of payment methods, coupled with developing cross-border business models are considered key to building and increasing your business. We address the markets need for more clarity and guidance by generating valuable content on mature and developing markets which is a great asset in strategic decision making and corresponding approaches. We share need-to-know insights, well documented research papers, industry reports and info-graphics that highlight global opportunities creating a profitable cross-border ecommerce platform for businesses to grow.

1.1. What's Included in Each Country Report

A clear and comprehensive overview of the ecommerce and online payments platform, which includes updates on the most relevant industry indicators and country specifics:

- Ecommerce facts and figures
- Cross-border ecommerce
- Industry trends
- Preferred payment methods
- Mobile payments
- Payment service providers
- Ecommerce fraud and online fraud prevention



1.2. Our Methodology

In this analysis, we rely mainly on secondary research from multiple sources, including: Internet World Stats, Eurostat, MarketResearch, consultancy firms, card schemes and ecommerce associations. We then combine this with primary research from industry thought leaders, payments as well as fraud experts within our CBEC partners, with very solid knowledge about the local/regional online payments and the ecommerce landscape. In addition, we use our own resources and skill sets to provide clarity whenever we come across conflicting data records, facts and statistics collected from multiple sources. Lastly, it is important to mention that these reports are based upon data from 2013, unless otherwise stated.

There are significant variations in ecommerce development and the use of online payment methods across countries, with transactions ranging from small values to substantial sums, initiated via a range of payment instruments and driven by different business models. As ecommerce (and implicitly online payments) development is driven by country specific factors, and also registers different growth levels, data availability varies significantly between countries. Some of them have various organizations/market research firms/indexes that publicly and consistently reveal ecommerce-related data. Other countries are presented with the challenge of a language barrier, making data gathering and reliability more difficult. Therefore, in some cases we had to gather our information from unrelated data sources.

By bringing together and sharing expertise from multiple sources we hope you will gain a thorough understanding of the different influencing factors that shape the ecommerce dynamics and will help you keep up with the growing consumer demands in this ever changing marketplace. Success depends on knowing how to engage customers in today's global, omni-channel commerce reality.

2. Ecommerce Facts and Figures in Canada

In Canada, over 50% of the population are buying online, but the market is still relatively small, at USD 19.9 billion. However, Canadian consumers show impressive trends towards cross-border activity. 45% of ecommerce spend goes to non-Canadian websites, with the US being the primary destination. The main reasons why Canadians shop cross-border are lower prices and better product selection on overseas websites.

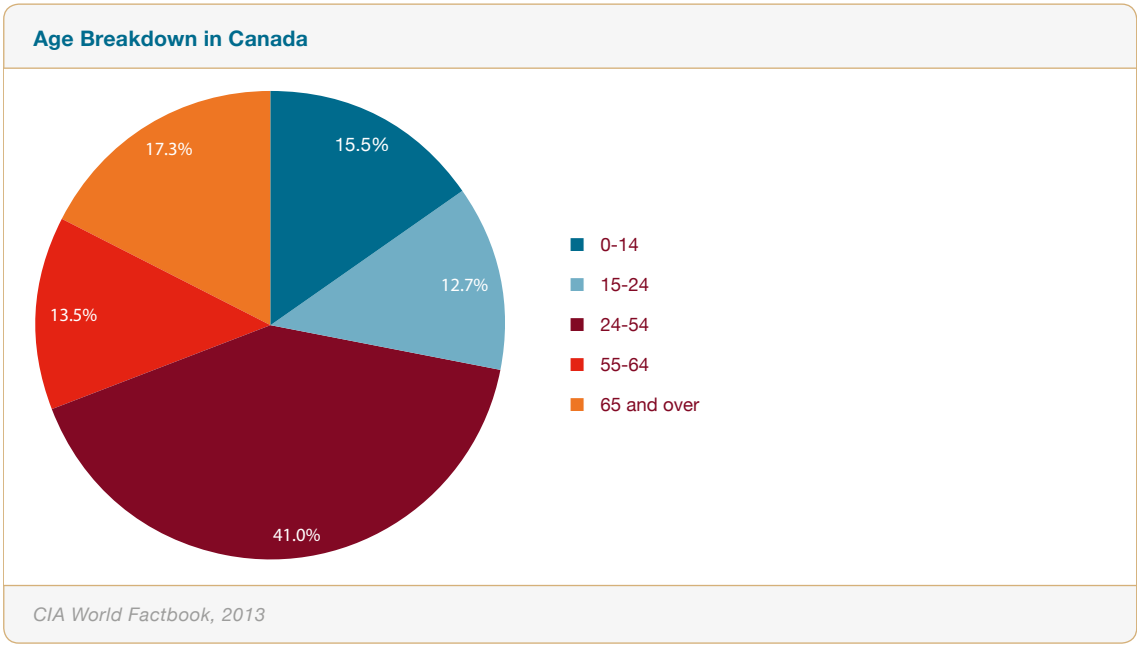
- **Total Population**

- 35.1 million



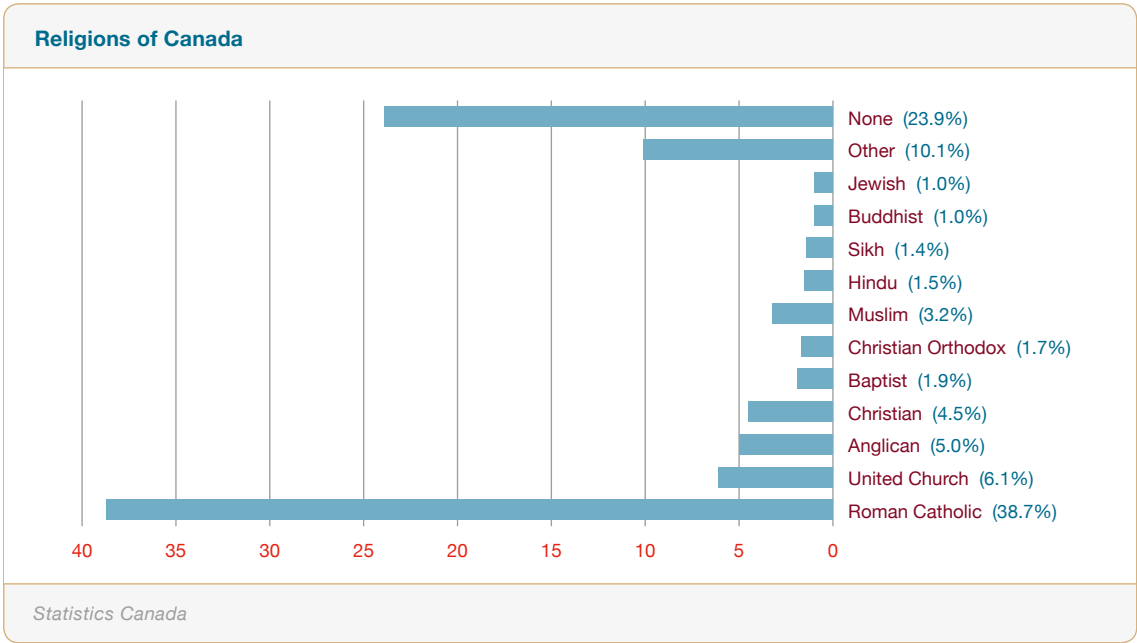
• Age Breakdown

- 41% of the population in Canada are between 25 and 54.



• Religion

- Canada is a multi-cultured country with many religions. 38.7% are Roman Catholic.
- Religious affiliation is decreasing; 23.9% do not identify with a religion, up from 16.5% in 2001.



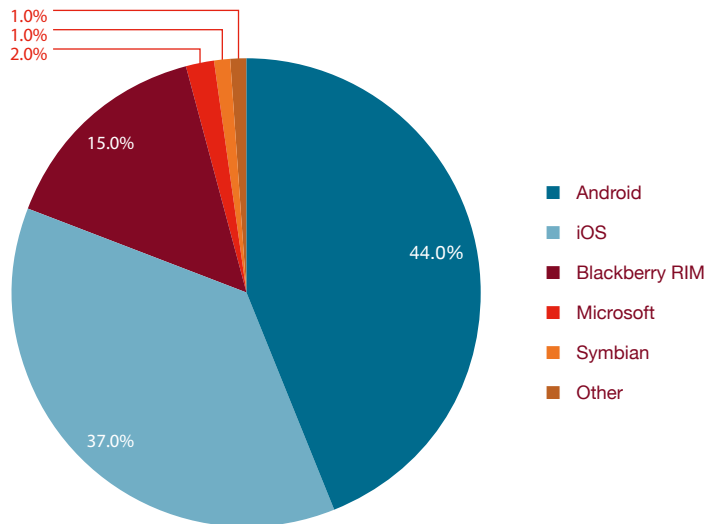
- **Urban Population**
 - 81%
- **Internet Penetration**
 - 87%
 - 29.8 million people
- **Mobile Penetration**
 - 78.9%
 - 27.7 million subscribers
- **Tablet Penetration**
 - 7 million users
 - 20%
- **Smartphone Penetration**
 - 75%
- **Online Shoppers**
 - 18.5 million
- **Ecommerce Sales**
 - USD 20.6 billion
- **Ecommerce Penetration**
 - 52.7%
- **Ecommerce CAGR (2012 – 2013)**
 - 15.5%
- **Mobile Commerce**
 - 27% of smartphone users, 5.2 million people, make purchases on their mobile phone.
 - 34% of Canadians used their mobile device for mobile banking in 2013.
 - Annual mobile commerce spend reached USD 1.3 billion in 2013.



- **Mobile OS Platforms**

- Android is the preferred mobile operating system in Canada at 44%, closely followed by Apple's iOS at 37%.

Preferred Mobile Operating Systems in Canada

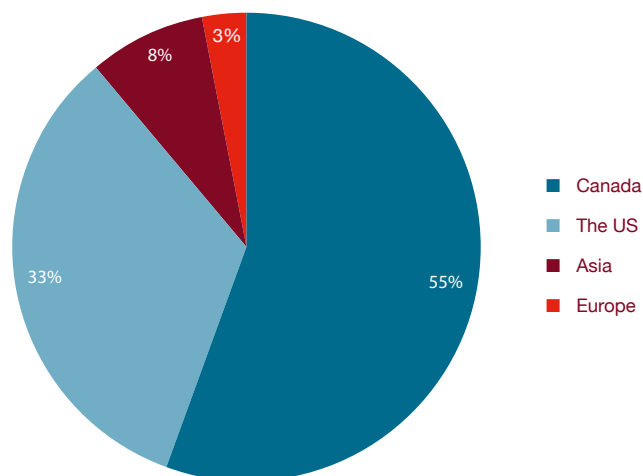


Statista – Share of smartphone subscribers in Canada by operating platform in December 2013, 2014

3. Cross-border Ecommerce Opportunities

- In Canada, a significant proportion of ecommerce spending goes to non-Canadian websites; 45% goes towards purchases from non-Canadian websites. One-third of the total is spent in the US, with the rest in Asia and Europe.

Domestic vs Cross-border Online Purchases in Canada

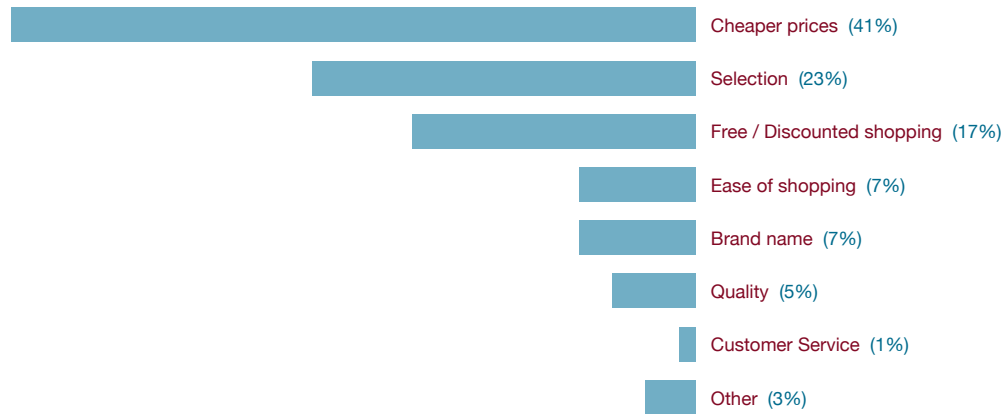


J. C. Williams Group – Canadian Etail Report, 2014



- The trend of Canadians shopping overseas is driven by lower prices and better selection in other markets, cited by 41% and 23% of survey recipients, respectively.

Reasons for Canadians to Shop Cross-border



J. C. Williams Group – Canadian Etail Report, 2014

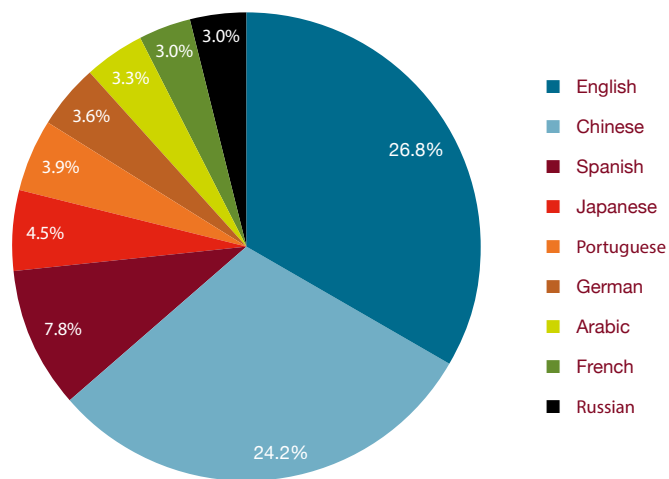
- Canadians can purchase products from the US Amazon website, with a price tag 50% lower or more. Even when duty and taxes are added the price is still favorable.
- How-to websites, such as CrossBorderShopping.ca, have been created for the sole purpose of aiding Canadian consumers through the process of purchasing cross-border, providing price comparison tools and outlining grey areas such as return policies, taxes and restrictions.



3.1 Language as a Key Driver

- The official languages of Canada are English and French, spoken by 56.9% and 21.3% of the population, respectively.
- Over 85% of Canadians have working knowledge of English while only 30.1% have a working knowledge of French.
- More than 200 languages are present in Canada. Chinese languages are the most prominent, with more than a million people speaking either Mandarin or Cantonese. Punjabi was listed as the next most common foreign language spoken in Canadian households, with 460 thousand declaring it as their mother tongue.
- English is the most popular language online, with 26.8% share.

Most Popular Languages Used Online



Edudemic – The 10 Most Popular Languages Used Online, 2013

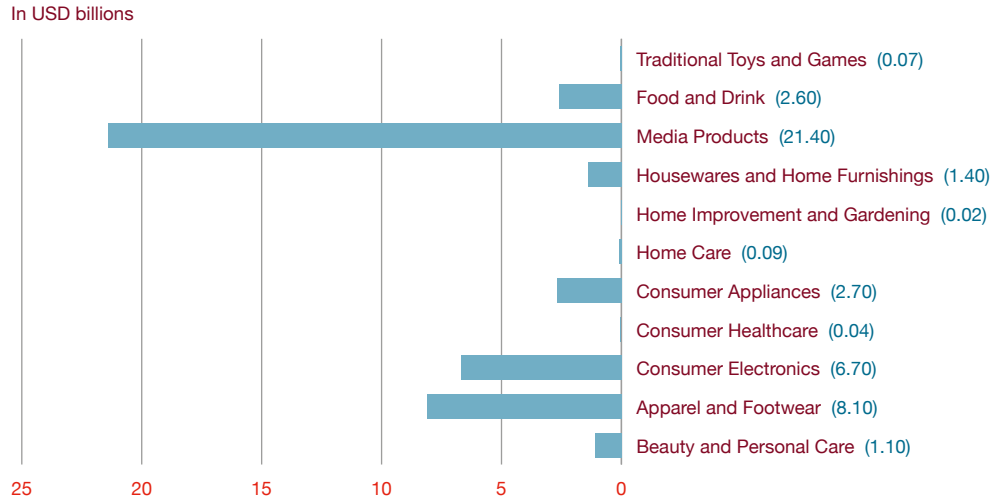
- The countries with the highest populations of native English speakers are, in descending order: the US (292 million), Canada (18.2 million), Australia (15.5 million), Nigeria (4 million), Ireland (3.8 million), South Africa (3.7 million) and New Zealand (3.6 million).
- Other countries with a high number of English speakers are India (125 million), Pakistan (88.6 million) and Nigeria (79 million).



4. Industry Trends in Canada

- The most popular internet retail category in Canada is 'Media Products', with a value of USD 21.4 billion.

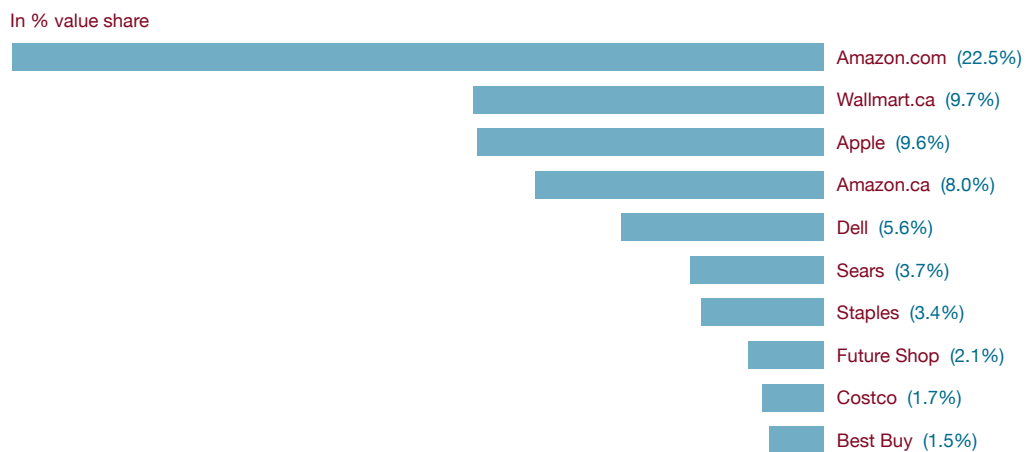
Most Popular Online Retail Categories in Canada



Euromonitor International – Internet Retailing in Canada, 2014

- The ecommerce website with the greatest value share in Canada is Amazon.com, the US version Amazon, with a large 22.5%.
- Amazon.ca is in fourth place with a smaller 8% share.

Major Online Retailers in Canada



Euromonitor International – Internet Retailing in Canada, 2014

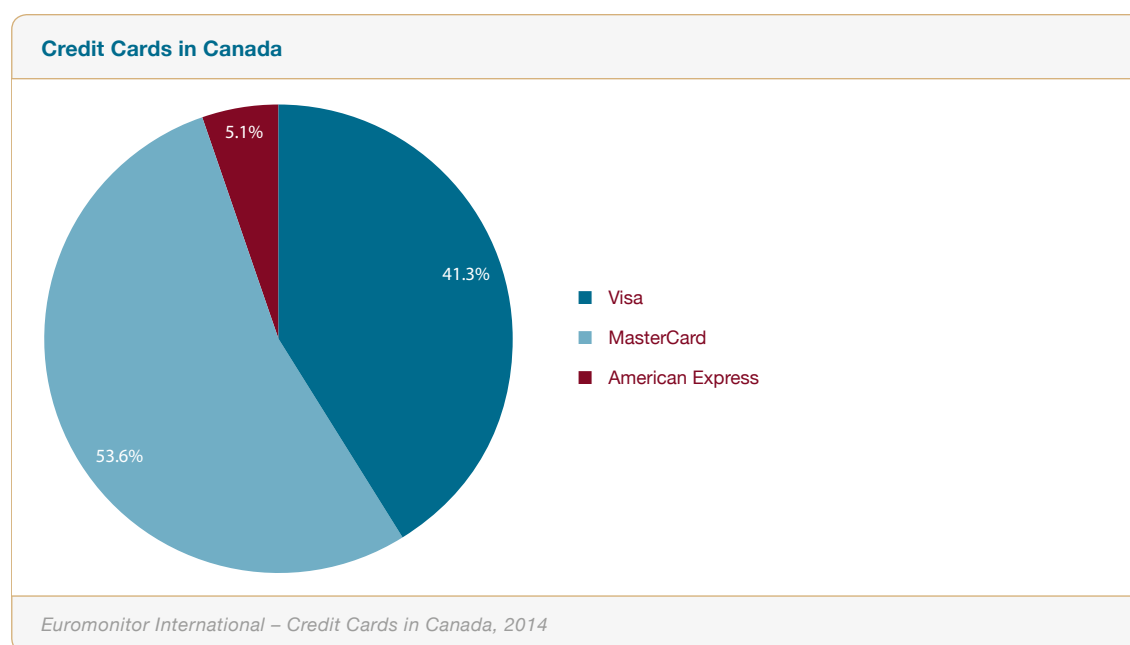


- During the holiday season, November and December 2014, two thirds of Canadians shopped online for gifts and products.
- Online buyers spent an average of USD 684 during the holiday season, compared to USD 350 by those who shopped offline.
- Holiday online spending grew 14.5% compared to 2013, while in-store shopping decreased 2% during the same period.
- Canadian shoppers spent 8.3% more on Black Friday and 15.4% more on Cyber Monday than in 2010.

5. Preferred Payment Methods in Canada

5.1. Domestic and Preferred Card Schemes

- MasterCard is the preferred credit card scheme in Canada, with 53.6% share.



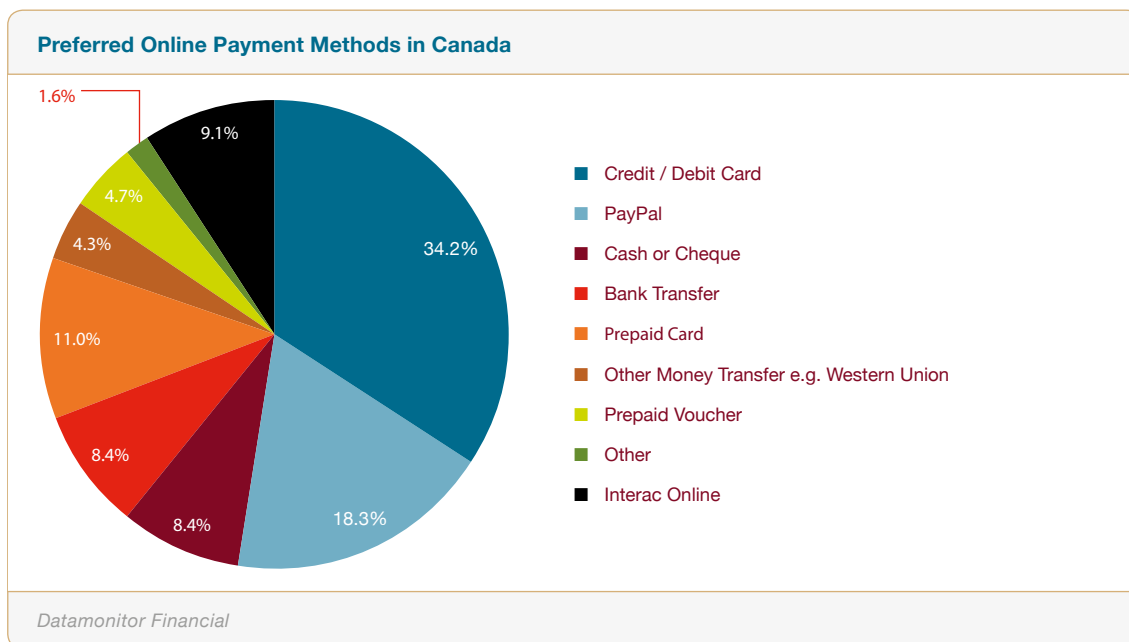
5.2. Alternative Payment Methods

- **Instadebit:** a secure online payment method that lets customers pay for purchases through online banking.
- **Interac Online:** allows customers to pay for goods and services over the internet by using funds directly from their bank accounts. Because no financial information is shared with the online merchant, the Interac Online service is more secure than online credit card payments. This service, an Interac branded service operated by Acxsys Corporation, began in 2005 and is expanding as more merchants choose to participate.
- **PayPal:** an online payments and money transfer service that allows customers to send money via email, phone, text message or Skype. Founded in 1998, PayPal offers products to both individuals and businesses alike, including online vendors, auction websites and corporate users.



- **Prepaid Card:** a payment card with monetary value stored into it, without maintaining an account with a bank.
- **Prepaid Voucher:** an electronic stored value voucher, which could be redeemed through SMS and be transferred instantly in a user's account for immediate use.

5.3. Preferred Online Payment Methods



Find out more about online payment methods in Canada and how to increase conversion.

6. Mobile Payments in Canada

In Canada, the primary motivator to migrate to mobile payments is the costs associated with paper cheques. According to the Task Force for the Payments System Review, this cost ranges from USD 1 to USD 30 depending on the industry segment. This has led to a push by the Government towards digital payments and building a mobile payment ecosystem.

This governmental push has been received positively as Canadians love technology. Canadians are the biggest users of the internet, by far. The research firm comScore reports that the average Canadian spends 43.5 hours a month on the web, twice the worldwide average of 23 hours. On the same note, recent research from PayPal Canada reveals the enthusiasm for emerging technologies, with almost half (45%) of respondents agreeing that they are ready to embrace methods such as mobile payments via wearable devices. This readiness to experience the next and the new is clear, with almost 1 in 2 Canadians (47%) wishing for retailers to provide more secure mobile payment options. Furthermore, Canada's mobile device penetration rate is 100% and 20% of smartphone owners have used phones to bank or to pay for products.



The conjunction of these factors has made Canada rank second in the world in the Mobile Payments Readiness Index (MPRI), a scorecard that looks at a variety of factors including consumer readiness, environment, financial services, infrastructure, mobile commerce clusters and regulation.

Key players in Canada's migration to mobile payments include major mobile network operators, such as **Telus, Rogers, Bell and Enstream**, and banks such as **Royal Bank of Canada, CIBC, Desjardins, Moneris** and **TD Canada**.

A closer look at the mPOS market:

Ranked second in the MasterCard Mobile Payment Readiness Index, Canada is embracing mPOS. Retailers are exploring mPOS strategies to strengthen customer service initiatives such as line-busting, and SMBs take advantage of the "Pay as You Go" model in which merchants pay fees on the transactions only (vs. a monthly fees model for terminal leasing for instance).

The latest developments in the Canadian mPOS market include the following: Moneris, AnywhereCommerce, Elavon, Square, LightSpeed, Mobeewave and others.

- In September 2014, Montreal-based startup **Mobeewave** unveiled its integrated contactless mPOS technology. It allows turning an NFC-enabled device into an EMV contactless mPOS. It is ready to take Apple Pay payments and will help accept the transactions made by the 10 million iPhones 6 sold by Apple so far.
- After partnering with AnywhereCommerce in 2013 to offer Square-like payments, **Moneris** teamed up with Ingenico in July 2014 to deploy PAYD PRO, a mobile EMV, Chip and PIN and contactless payment solution.
- In October 2012, **Square** launched its card credit reader in Canada. Square brought the mobile POS concept to mass market in 2011 by taking payments on consumer mobile devices (e.g. iPhone and iPad), and offering free registration and applying a unique 2.75% fee to transactions.

6.1. Mobile Operator Payments

Canada's migration to mobile payments has been mostly noticeable in the last couple of years and major mobile operators (inc. Telus, Rogers, Bell and Enstream) launched their NFC-based mobile payment offering in the country.

- In September 2014, the Quebec-based financial institution **Desjardins Group** launched the "Desjardins Mobile Payment" service with the major operators **Bell, Rogers, Virgin Mobile** and **Telus**. To use the service, customers need to have a Visa Desjardins credit or prepaid card and a Samsung Galaxy S III, S4, S5 or S4 Mini mobile phone, a Galaxy Note II or 3, a HTC One (M7) or a BlackBerry Bold 9900. In order to deploy the service, Desjardins will use EnStream (a joint venture formed by the mobile network operators) as their Trusted Service Manager.
- In February 2014, **CIBC** expanded the availability of its NFC payment service to customers of mobile network operator **Telus**. The smartphones supported include Samsung Galaxy S4, Galaxy S III, Galaxy Note II, HTC One NFC, BlackBerry Z10, Q10 and Bold 9900.



- In January 2014, **Bell** associated with **RBC** to launch the first NFC payment from the Cloud in Canada, named RBC “Secure eCloud”. The bank had originally planned to launch NFC payments in partnership with Bell, using NFC SIMs to store card details but, then, switched direction in mid-2013 to use the new internally developed, patent-pending RBC Secure Cloud platform instead. The Wallet relies on Host Card Emulation (HCE), a technology released by Google in Android 4.4 KitKat. HCE allows hosting mobile payment applications in a software secure element, such as servers in the cloud, rather than in a hardware secure element. RBC Wallet supports Visa PayWave and Interac Flash and is available on Samsung Galaxy S III or Samsung Galaxy S4.
- In November 2012, **Rogers** and **CIBC** launched “suretap”, an NFC mobile payment application supporting Visa PayWave and MasterCard Paypass. At the beginning, only two smartphones were supported: the BlackBerry Bold 9900 and BlackBerry Curve 9360. Later, in April 2014, Rogers added support for multiple card types enabling customers to add gift cards from a range of merchants, including Swiss Chalet, Milestones Grill and Bar, Montana’s Cookhouse, Harvey’s, Kelsey’s, Indigo, Earls Restaurants, Ardene and Spafinder Wellness 365.

6.3. Mobile Payments Initiatives

Some of the most recent developments in the Canadian mobile payments market include:

- In July 2014, **Visa** replaced its V.me digital wallet service with Visa Checkout, a new payment service that enables consumers in the US, Canada and Australia to pay for goods online, on any device, in “just a few clicks”. Customers using Visa Checkout first create an account and then link multiple Visa, MasterCard, American Express and Discover cards to their account. They will then be able to select the ‘Visa Checkout’ button on participating merchants’ online and mobile commerce websites to pay by providing their username and password.
- In June 2014, **Enstream**, the NFC platform provider set up by carriers Bell, Rogers and Telus, selected BlackBerry to provide it with a secure platform that financial institutions will be able to use to provision payment card data onto consumers’ NFC phones.
- In May 2014, **TD Canada Trust** launched NFC mobile payments with support from all three major carriers. TD Canada Trust, the retail banking arm of the Toronto-Dominion Bank, became the first Canadian banking services provider to offer an NFC mobile payment solution that is supported by the country’s three major wireless networks: Bell, Rogers and Telus. The new TD Mobile Payment feature has been integrated into the bank’s existing mobile banking application, used by more than two million customers, and will enable consumers with compatible NFC phones to make payments of up to CAD 50 at any Visa PayWave terminal. The service can be used with the BlackBerry 9900, Samsung Galaxy S III, Samsung Galaxy S4, Samsung Galaxy S4 Mini, Samsung Galaxy Note 2/3, Samsung Galaxy S5 and HTC One, with additional NFC phones to be supported in future releases.
- In December 2013, **Tim Hortons**, a Canadian coffee chain, launched NFC mobile payment service using HCE at 3,500 locations in Canada and 800 in the US. To use the new Quickpay service, customers link their existing prepaid Tim Card to their TimmyMe mobile app. They can then use NFC to tap and pay at standard contactless terminals, regardless of their network operator. Their card balance is stored with payment processing company First Data.



- In October 2012, **BlackBerry** was selected by Canadian carrier joint venture EnStream to handle secure credential management for SIMs used in both Android and Windows smartphones, as well as its own BlackBerry NFC devices. EnStream will offer TSM services to both carriers and service providers, with RIM providing the secure element management (SEM) platform that mobile network operators will use to manage on-device secure credentials. EnStream's TSM platform has been provided by Bell-ID.
- In November 2011, **Starbucks** introduced payment features to its mobile application. The customer is required to add a gift card to its app and display the associated bar code to barista to perform a payment. Today, Starbucks has 12 million mobile users in the US and Canada and 15% of all sales in US are made via the app.

Other initiatives revealing the Canadians' interest in mobile payments have also made the news:

- In September 2014, the start-up **Bionym** raised USD 14 million in new round of funding. Investors included Export Development Canada, **MasterCard** and Salesforce Ventures, the corporate investment group of salesforce.com. Bionym launched a wearable security device dubbed Nymi, a wristband which authenticates identity by using a person's cardiac rhythm, thus eliminating the need for passwords, PIN codes and even keys.
- In February 2013, **SecureKey** signed with **Enstream** to provide mobile credentials. SecureKey launched an authentication service for the Government of Canada that enables Canadians to use their bank authentication credentials to obtain access to online government services like pension, tax and benefits. Customers of Canadian mobile operators Bell Mobility, Rogers and Telus will be able to use NFC for secure authentication and identification after EnStream signed a deal with credential issuer SecureKey.

7. Payment Service Providers

- **Adyen:** an independent, global multichannel payment company. Adyen supports all relevant sales channels, including online, mobile and Point-of-Sale (POS), and can process over 224 different payment methods, 187 transaction currencies and 14 settlement currencies across six continents.
- **Chase Paymentech:** a payment processing services company for merchants. The company offers point-of-sale payment, online payment processing and mobile payment processing solutions. It provides merchants with various payment methods, such as credit and debit cards, gift cards, purchase cards, business cards, international payments, prepaid payments, online payments, recurring payments and electronic check processing.
- **First Data:** an electronic payments processor which serves more than 6 million merchants and nearly 4,000 card issuers in around 35 countries. It provides funds transfer and related services, including credit card payment processing, fraud protection and authentication, check guarantee (through subsidiary TeleCheck), electronic bill payment management and point-of-sale (POS) services.
- **Global Payments:** a provider of electronic transaction processing services for merchants, Independent Sales Organizations (ISOs), financial institutions, government agencies and multi-national corporations located throughout the US, Canada, Europe and the Asia-Pacific region. Global Payments, a Fortune 1000 company, offers processing solutions for credit and debit cards, business-to-business purchasing cards, gift cards, electronic check conversion and check guarantee, verification and recovery including electronic check services, as well as terminal management.



- **Nxgen:** a Canada Certified, US payment service provider which supports the payment method Interac PIN Debit Cards.
- **Optimal Payments:** a global payment processing company that processes billions of USD annually, with support to over 200 countries worldwide. Optimal Payments also provides risk and manage scrubbing tools and white-label solutions to better suit its clients.
- **Payfirma:** a payment processing company which uses a cloud-based payment platform. The company partnered CIBC to support credit and debit card processing and better rates. Payfirma supports payment acceptance from mobile devices, web terminal through web browsers and other features.
- **Planet Payment:** a global payment processing company which has relationships with some of the world's largest banks and payment service providers in 22 supported countries.
- **VersaPay:** a cloud-based payment provider based in Canada. VersaPay, through its ARC and ARCPay software, promotes an easy to understand interface, which accepts multiple payment methods.
- **Worldpay:** a financial technology company, specialising in payment processing around the globe. With offices in the UK, Europe, US and Asia, the company supports 120 currencies. The company processes face-to-face credit and debit card transactions, as well as online and mobile payments, federal income tax and electronic benefits payments and ATM transactions.

7.1. Major Acquirers in Canada

Major acquirers in Canada are: Canadian Imperial Bank of Commerce, Royal Bank of Canada, Scotiabank, TD Canada Trust Merchant Services, Moneris Solutions, EVO Payments International and Chase Paymentech Solutions.

[Find out more at the most relevant PSPs, payment gateway services and processors in Canada here.](#)

8. Ecommerce Fraud and Online Fraud Prevention in Canada

In Canada, as elsewhere, ecommerce growth, coupled with the introduction of EMV, brings increased risk of online fraud. Carefully tailored fraud prevention measures play an important part in countering fraudsters and protecting genuine consumers.

8.1. Payment Fraud Profile

Canada started to roll out EMV chip and PIN in 2008 when card fraud was running at USD 512.2 million. It had a significant impact, especially on counterfeit fraud. In 2013, total credit card fraud was USD 465.1 million (a 5.87% increase on 2012), while domestic counterfeit fraud had fallen a further 23% in 2013 to USD 52.8 million. That said, counterfeit cross-border credit card fraud increased by 18.7% to USD 58.7 million in the same year.



Canadians are among the highest users of debit cards in the world and the slower introduction of chip and PIN to debit cards by Interac meant some early migration of fraud to debit cards, where losses went up by 26% (USD 142 million) in 2009 according to the Criminal Intelligence Service. The Canadian Bankers Association reported that debit card fraud losses, then, dropped to USD 29.5 million in 2013. In March 2014, there was a well-publicised case of card skimming in Quebec, where debit card details were skimmed at the ATM while PIN numbers were captured using cameras.

EMV roll-out continues in Canada and, by the end of 2015, all store terminals at Canadian retailers will be converted. Significantly, from December 2012, merchants that do not have a chip-enabled POS and process a chip-based card transaction are liable to identified fraudulent transactions and chargebacks.

Aite Group reports that 25% of Canadian cardholders have experienced fraud from 2010, a figure that is below the global average. The 2014 CPA Canada Fraud Study found that 29% of respondents claimed having been victims of financial fraud, with the vast majority referring to credit or debit card fraud, online fraud and ID theft.

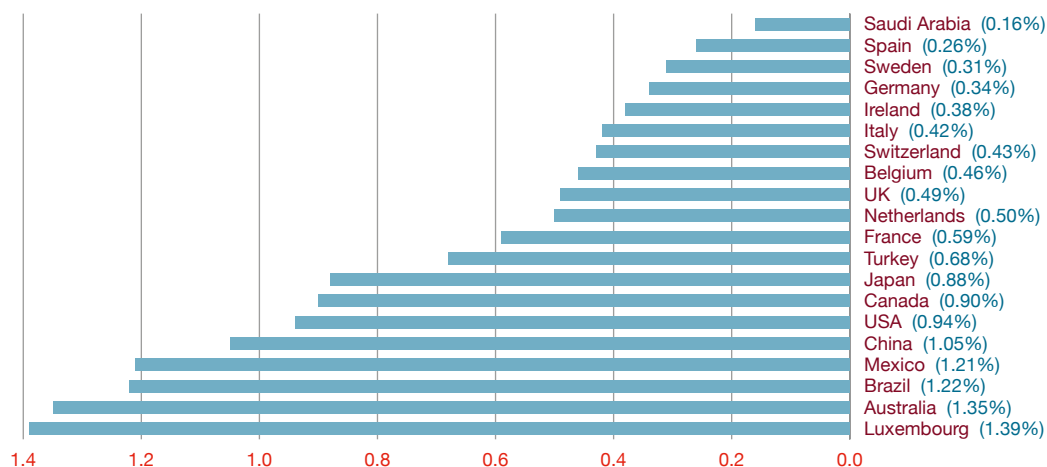
ID theft is a significant concern and, in 2013, there was a 38.5% increase in fraud committed as a result of fraudulent card applications. In July 2013, the Financial Consumer Agency of Canada warned consumers of 'unsolicited phone calls from fraudsters offering to apply for a low interest rate credit card on a person's behalf.' In 2014, in British Columbia police 'uncovered a new method of stealing identities and property by using information from a victim's RBC Visa statements, sometimes obtained by mail theft, to redeem points and purchase gift cards'. **Account takeover** fraud demands particular attention and the application of fraud prevention techniques specifically tailored to this threat.

The well documented transfer of card fraud to online channels, after implementation of EMV, is clearly evident in Canada. While card-not-present transactions accounted for 31% of fraud losses on Canadian issued cards in 2008 (when EMV migration began), by 2010, the equivalent figure was 50% and they now account for just over 64% of total credit card fraud.

ACI's customer data reveals the relatively high level of risk presented by Canadian issued cards today to European online merchants.



Attempted Fraud Rate (EUR) by value, by card issuing country



ReD European customers, January – June 2014

8.2. Ecommerce Fraud Prevention

While ecommerce in Canada has historically lagged behind many markets, Forrester reported in April 2013 that the Canadian online retail market had been going through a renaissance, fuelled by cross-border shipping options from US and international brands and, more recently, proliferation of localised stores. Two-thirds of Canadian online shoppers have purchased from a US or international store in the past, but Canadian brands are successfully fighting back with their own ecommerce strategies. According to Statista figures, Canadian B2C ecommerce sales reached USD 20.6 billion in 2013 and are anticipated to reach USD 36.9 billion in 2017.

The Forrester study indicates that 31% of consumers, in a recent study, said that they did not want to give out their card numbers over the internet. It will be important for merchants within and outside Canada to incorporate **effective fraud prevention solutions** to underpin their online offerings and build consumer confidence.

While 3D Secure, mandated in Canada, may be expected to promote this confidence, many Canadian consumers continue to opt out when prompted to activate 3DS while shopping. Recent **advances in risk-based authentication** may help to improve the consumer experience for customers who are resistant to authentication methods that interrupt the sales process.

For more information on cross-border and domestic ecommerce fraud, mobile fraud, fraud prevention and the importance of tailored fraud rules, visit www.aciworldwide.com.



9. Sources and References

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