

payabl.

Fraud in Europe

Counting the cost for
retailers and shoppers



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01 Foreword



Ugne Buracienne, Group CEO, payabl.

Retail is evolving faster than ever before. What was once confined to bricks and mortar has become a vast, interconnected digital network where commerce can happen anywhere, anytime.

The transformation has unlocked enormous opportunities for innovation, growth and customer service in the sector. However, with this progress comes an equally significant risk: the growing threat and sophistication of fraud.

The figures are stark; in 2024, the global ecommerce sector lost \$44 billion to fraud, with the total expected to surpass \$100 billion by 2029.¹ It is no longer simply a nuisance or the cost of doing business - it's a challenge that impacts businesses, consumers and every actor involved in the transaction.

As digital payments become increasingly advanced, so too do the techniques used by criminals, as they exploit new technologies and consumer behaviours. Retailers now find themselves navigating a complex environment where the cost of failure can have a huge financial, operational, and reputational impact.

The rise of artificial intelligence (AI) illustrates the opportunities and risks perfectly. AI enables retailers to personalise experiences, predict demand, and detect anomalies in real time. But it also equips bad actors with new tools to deceive, from AI-generated scams to deepfakes so realistic they can erode even the savviest consumer's confidence.

At payabl., we believe protecting the future of ecommerce requires both innovation and collaboration. Merchants, consumers, regulators, and technology providers all have a role to play in combating fraud and strengthening trust. This cannot be achieved through technology alone, but requires efforts to boost transparency, education, and promote shared accountability.

Initiatives such as Digital IDs and advanced fraud detection systems have the potential to transform how we verify identity and protect transactions, but they must be implemented thoughtfully, balancing safety with privacy and ease of use.

This report explores the changing face of retail fraud in depth. It examines the moments of greatest risk, from seasonal peaks to everyday transactions, and considers the emotional and reputational toll on businesses and shoppers alike. It aims to equip merchants and industry stakeholders with the knowledge needed to navigate this evolving landscape and turn challenges into opportunities for sustainable growth.

By adopting real-time tools, clear communication and collaborative strategies, retailers can protect their business, foster trust, and ensure that their growth in digital retail remains resilient, with trust underpinning every transaction.

02 Introduction

The retail landscape has changed dramatically in recent years. The rapid rise of ecommerce, the adoption of digital payments and ever-growing consumer expectations for fast, seamless shopping experiences have created new opportunities for merchants.

Yet these same innovations have brought with them new challenges, with fraud emerging as perhaps the biggest threat to merchants seeking to scale their business in the digital age, draining money, time and consumer trust.

With ecommerce accounting for an ever-growing share of retail sales, merchants and the consumers they serve are increasingly targeted by illicit activity that is expanding in scale, type, and sophistication.

Digital payment fraud is rising across Europe, with detected fraud cases per 100,000 transactions more than doubling between 2022 and 2024.² In the UK alone, total fraud losses were £1.17 billion last year, with unauthorised fraud losses increasing to £722 million.³

Fraudsters are also becoming more advanced, tech-savvy, and more organised. Alongside established tactics like stealing payment information, account takeover, and chargeback fraud, scammers are turning to new innovations like AI to devise more sophisticated forms of fraud. Deepfake technology, for example, is being used to trick people into sending money, sharing passwords, or revealing sensitive information.

And in the same way fraud is increasing with the rise of digital retail, peak shopping periods, such as Black Friday or the summer sales season, have also created peak periods for fraudsters to strike. The cost of these attacks is much more than just financial. Retailers must deal with subsequent reputational damage and an associated administrative burden, while consumers can be emotionally as well as financially impacted.

To better understand how the changing nature of retail has created new vulnerabilities as well as new growth opportunities, payabl. commissioned research drawing on the insights of 200 senior decision makers at merchants with operations in the UK and the European Union (EU), including small and medium-sized enterprises (SMEs) with less than 250 employees, as well as larger entities with a headcount of 250 or more. Alongside this, payabl. has also gauged the views of 2,000 UK consumers to understand the impact of fraud from both sides of the transaction.

Both businesses and shoppers agree that more must be done to combat fraud. Much will depend on technology; just as fraudsters are harnessing AI and other technological developments, so too must merchants. Digital IDs, for example, are becoming an increasing part of the conversation when it comes to verifying customers and cutting down fraud.

Those merchants who seek to enhance their cyber defences, partnering with established payment providers where possible, will be the ones well placed to maintain trust and convenience for consumers, while ensuring sustainable growth in an increasingly digital retail landscape.

03

The price of retail's digital boom

Where bricks and mortar stores were once the cornerstone of the retail experience, it's clear that ecommerce has come to increasingly dominate retailers' strategic priorities.

When asked about where their sales originate from, nine in ten (89%) larger merchants say it comes from a combined online and physical model, while nearly a quarter (22%) of SMEs say their sales originate solely from online stores.

This aligns with wider industry research showing that global ecommerce is projected to hit \$6.86 trillion by the end of 2025, representing year-on-year growth of 8.3% and reflecting the rapid and continued expansion of digital retail worldwide.⁴

Merchant's priorities for the year ahead

57% Growing online sales



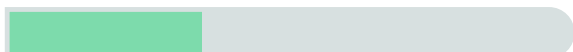
51% Increasing sales and revenue



41% Improving efficiency and reducing overall costs



37% Expanding into new markets



35% Increasing customer satisfaction



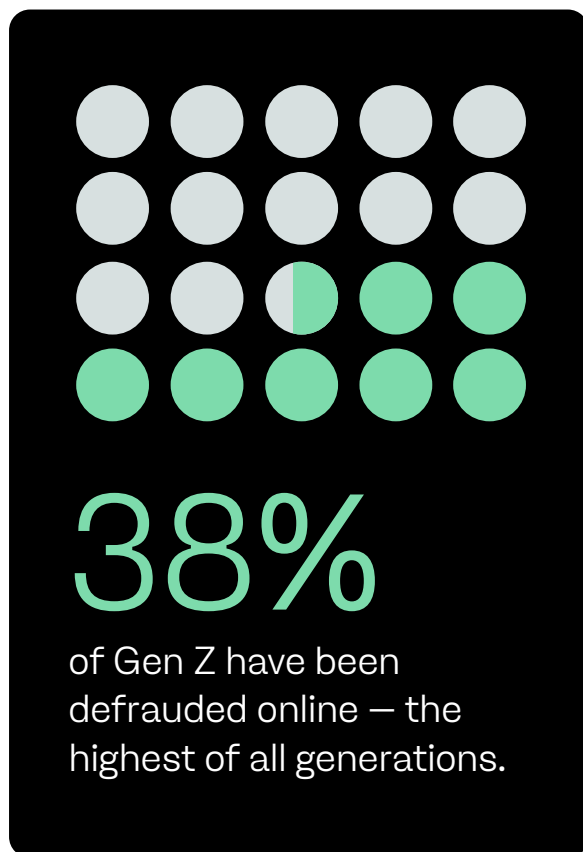
Ecommerce has undoubtedly become the engine of growth for many retailers. But the businesses that will ultimately win out are the ones that can offer the speed and flexibility shoppers demand without compromising on trust and security at checkout. Retailers that do this, while integrating payment options that reflect local tastes, will be the ones that win customer hearts, minds and wallets.



Breno Oliveira
Head of Product, payabl.

Building on this, a majority (57%) of retailers now say growing online sales is their top priority for the next 12 months, rising to nearly three-quarters (71%) for SMEs. Conversely, growing in-store sales ranked as the lowest priority (24%).

To support this digital shift and keep up with customer demand, a third (34%) of business leaders say they are now focused on adopting the latest payments technology, while 24% will be investing in improving their online checkout process. Crucially, one in four (28%) say they will be focused on reducing the threat of fraud and theft in the next 12 months.



These findings highlight what is already clear: the future of shopping is increasingly digital and merchants must seize the opportunities from this in order to continue growing. However, this comes at a price, with 53% of businesses (rising to 64% of larger businesses) and 47% of consumers reporting that they have seen a growing number of scam and fraud attempts over the past 12 months.

Younger shoppers are both the most digitally engaged and the most vulnerable, with 38% of Gen Z respondents and 31% of Millennials saying they have been a victim of fraud (compared to an average of 26% across all age groups).

When asked specifically which types of fraud or scams concern them the most, a third (33%) of shoppers worry about their credit or debit card details being stolen, while 26% are concerned about identity theft, and 24% are wary of account takeovers, where a criminal gains access to their online account to make unauthorised purchases.

Older shoppers are more worried about the more 'traditional' types of fraud. For example, nearly half (46%) of Baby Boomers fear their card details being stolen, while a quarter of Gen X respondents (26%) say they have concerns about identity theft.

Younger generations are typically more alert to, and concerned about, the more sophisticated forms of deception. Overall, 14% of Gen Z respondents and 15% of Millennials are increasingly concerned about deepfakes and other impersonation scams, and 11% are wary of romance scams. Meanwhile, just over one in ten (12%) Gen Z respondents have concerns about Authorised Push Payment (APP) fraud, a growing threat as real-time rails continue expanding.

While retail's digital transformation appears unstoppable, it's undeniable it's creating fertile ground for fraudsters. As a result, maintaining trust at the checkout has become one of the defining challenges of modern commerce.

Concerns about compromised card details increase with age

Gen Z (18-27)	Millennials (28-43)	Gen X (44-59)	Baby Boomers (60-78)	Silent Generation (79+)
17%	25%	36%	46%	57%

04

The rising cost of fraud

Fraud is pervasive. Across all merchants surveyed, 85% say their business has been targeted by scams or fraud attempts within the last 12 months.

For those European businesses that have fallen victim to attacks, the figures can be eye-opening. In Germany, for instance, for every €1 lost to fraud, retailers incur around €3.43 in total cost, as well as labour expenses, external costs, fees, and the expense of replacing lost or stolen goods.⁵ In the UK, losses on card transactions made online (card-not-present) rose to £225 million in 2024, around 11% higher than the previous year.⁶

It's clear that fraud is no longer a marginal issue; for many businesses, it's draining money and resources on a significant scale. But these losses extend far beyond the balance sheet, with business leaders losing around 166 hours a year tackling scams and dealing with fraudulent claims, returns, and disputes. This is equivalent to a working month lost to fraud management, time which leaders could be spending on running and growing their business.



Leaders are spending valuable time dealing with the impacts of fraud on their business, which in turn is creating significant administrative burdens that can be particularly problematic for smaller merchants.

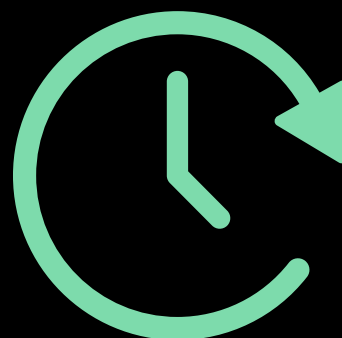


Oleg Stefanets
Chief Risk Officer, payabl.

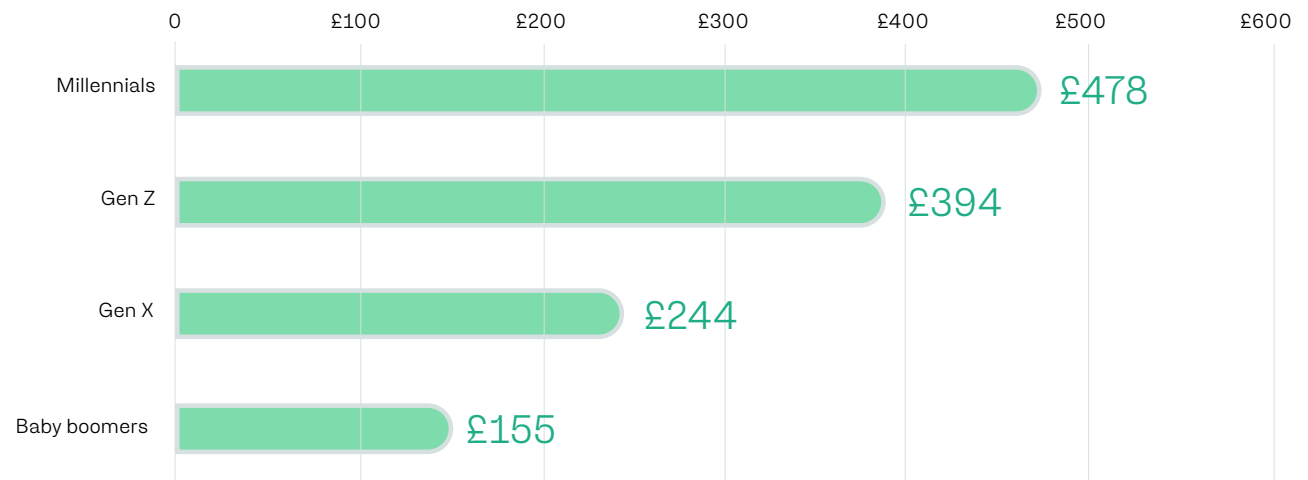
166 hours

are lost to dealing with fraud by business leaders each year*

* Business leaders surveyed spend an average of 3.6 hours a week dealing with fraud-related issues. Multiplying this by the number of working weeks in a year (46) means 165.6 hours a year are spent dealing with fraud. On average, there are around 160 working hours per month.

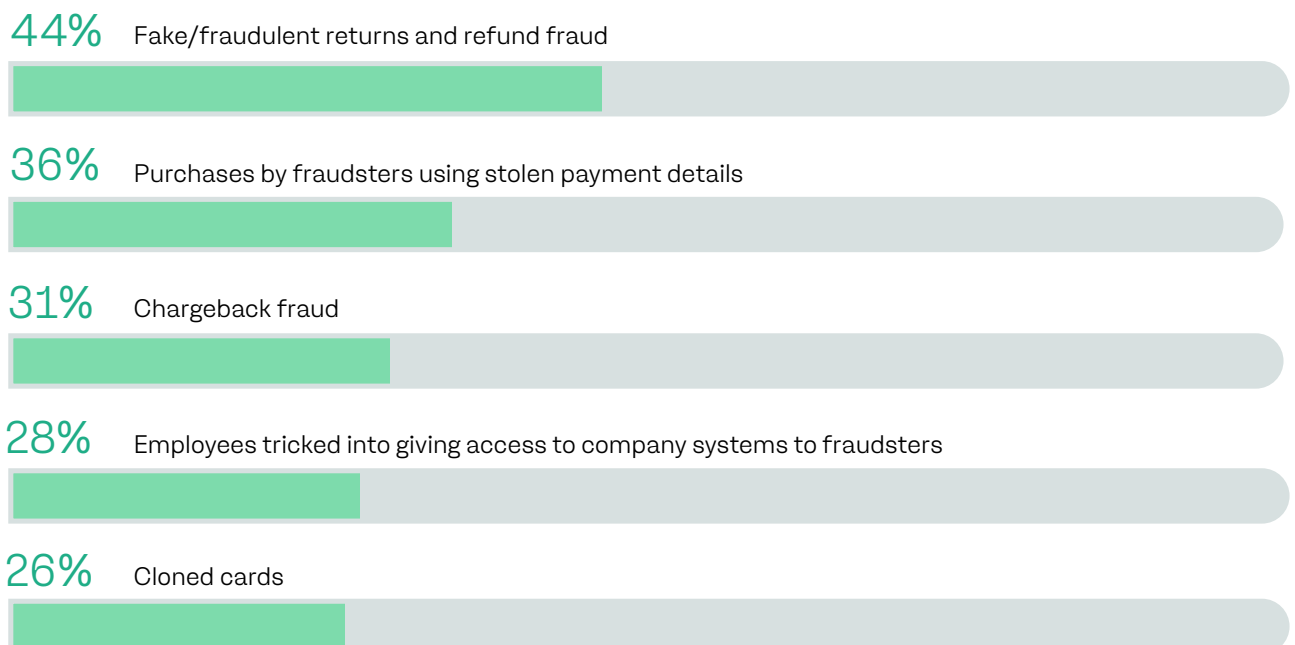


Average sum lost to fraud by age group



Consumers are feeling the pain too. A staggering one in four (26%) now say they have at some point been a victim of fraud, and as a result have lost £330 (€380) on average. Millennials have lost the most (£478 / €550), with the sum lower for older generations.

Most common types of fraud in the last 12 months





Chargebacks continue to give merchants a major headache. There are steps businesses can take to reduce them, such as ensuring that refund and cancellation policies are clearly communicated at the checkout and improving customer service to resolve issues before they escalate. Implementing advanced fraud controls helps to identify and block suspicious activity, preventing fraudulent purchases before they can lead to disputes.



Oleg Stefanets
Chief Risk Officer, payabl.

When it comes to the different types of fraud that businesses are facing in the last 12 months, fraudulent returns and refund fraud (44%) tops the list.

Refund fraud, also known as return fraud, occurs when someone manipulates the refund process for their own financial gain. This includes a customer returning used items as new (known as wardrobing) or buying two identical products at the exact same time and then claiming there's a duplicate charge on their card.

Chargeback fraud is also surging and expected to reach 337 million cases globally by 2026, which is a 42% increase over 2023 levels.⁷ The results here suggest it's a bigger problem for SMEs than it is for larger merchants (34% versus 29% respectively), while 71% of merchants say that chargeback rules too often favour customers and are costing their business financially.

With its increasing prevalence, fraud has essentially become an extra tax on business, using up both time and money while directly impacting the wallets of millions of consumers across Europe.



05

The emotional and reputational toll of fraud

While the financial losses from fraud are substantial, the wider impact on merchants and the consumers they serve is becoming increasingly significant.

It's clearly a burden that's weighing heavily on the minds of business owners, with 84% saying they feel responsible for preventing fraud and three-quarters (74%) spending more time and resources combating fraud than they were a year ago.

This aligns with figures from payabl.'s report earlier this year, The State of European Checkouts, which revealed 44% of consumers believe fraud prevention is the responsibility of merchants, banks, and payment providers, and not the end user.⁸ While the figures are concerning, there is, in fact, an opportunity here for merchants to reinforce trust by adopting and clearly communicating robust security measures.

More than half of businesses (52%) say fraud has led to reputational damage for their brand, rising to two-thirds (67%) of larger businesses.



Fraud is much more than a financial setback. Many businesses struggle to recover from the severe reputational damage it can cause; their customers perceive fraud as a breach in trust that won't be quickly forgotten.



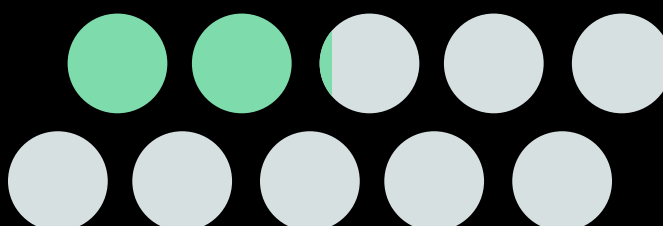
Ugne Buraciene
Group CEO, payabl.

Additionally, more than a third (36%) say that fraud and scams have led to a loss of income for their business, while one in five (21%) cite a resulting drop in customer loyalty.

As a result, nearly half (48%) of merchants say they have now considered scaling back their operations because of the persistent impact that fraud is having on their operations. If fraud is not tackled, it's increasingly clear that it could have major ramifications for economic growth in the UK, Europe, and elsewhere.

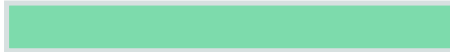
21%

of consumers never return to a retailer they were defrauded through

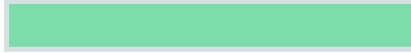


The impact of fraud on businesses

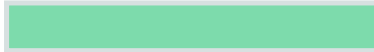
36% Reported a loss of income



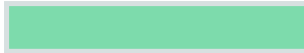
31% Witnessed an increase in customers disputes or complaints



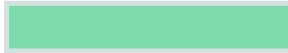
28% Saw an increase in number of refunds, compensation, or cancellation costs



23% Reported a decrease in checkout conversion rates



22% Saw a reduction in new customers



For consumers, meanwhile, the effects of fraud are personal as well as financial, with victims often blaming themselves (23% - rising to 30% of Baby Boomers) or feeling embarrassed (20%).

Widespread concerns about fraud are also prompting changes in consumer behaviour. Two in five (41%) consumers — rising to 46% of women — say they are now more cautious when shopping online, while 21% have simply stopped shopping with the retailer where they lost money through fraud, which in part helps to explain why 36% of businesses are reporting a loss in income from fraud as the biggest impact they have felt.

A further 10% of consumers now spend less online overall, highlighting the potential longer-term impact on retail revenue. Taken together, these findings show that fraud is not only a financial issue: it erodes customer confidence, affects brand reputation, and has tangible operational consequences for businesses.

By integrating with payment partners like payabl. who use AI-powered fraud-prevention solutions, merchants and retailers can significantly reduce the risk of reputational damage and loss of custom.

The impact of fraud on shoppers

41% Are now more vigilant when shopping online



23% Blamed themselves



21% Stopped shopping with the retailer in question



20% Now only shop with larger, more well-known brands



20% Felt embarrassed or ashamed



06

Moments of major risk

Originating in the US, Black Friday and Cyber Monday have quickly become a global phenomenon, where merchants offer a range of discounts to consumers eager to kickstart their Christmas spending.

In 2024, global online sales reached a record-breaking high of \$314.9 billion during so-called Cyber Week, with volumes expected to continue surging.⁹ But amidst all the opportunities for merchant growth and discounted purchases for consumers, the risk of fraud also rises significantly.

Black Friday and Cyber Monday are now identified by retail leaders as the most likely time of the year for fraud spikes (37%), ahead of other periods of increased traffic, such as the summer holidays (33%) and the January sales season (30%).

More broadly, nearly two-thirds (64%) of larger businesses report seeing a notable increase in fraud or scam attempts over the past year, with many seeing visible spikes during these promotional peaks. However, for some businesses, fraud is not seasonal: 19% report that it occurs consistently throughout the year.

Peak periods for fraud attempts

37% Black Friday / Cyber Monday



33% Summer holidays



30% January sales



25% Tax refund season



24% Back to school / university season



Checkout features that enhance consumer trust

Extra security controls, such as 2FA	33%
Positive reviews of the retailer online	32%
Recommendations from friends and family who have used the site before	32%
Option to pay via a secure third-party, e.g. PayPal or Klarna	31%
Clear and accessible refund policy	30%

Consumer behaviour around purchases now also reflects this heightened awareness of the risks when shopping, especially online.

Six in ten (60%) say they will abandon their baskets if something looks suspicious at an online checkout, or if they sense the risk of fraud. Red flags include poor spelling or low-quality images during the purchasing process (47%), requests for a large amount of personal data to create an account (40%), and poor reviews (36%).

However, abandonment drops to 34% for Gen Z and 48% for Millennials, suggesting younger generations are more comfortable with potential risk in the search for good deals.

More than one in ten (13%) Gen Z respondents say they would still make the purchase regardless of red flags. It's this type of behaviour that has resulted in Gen Z becoming the most likely generation to have been defrauded (38% - compared to 21% of Gen X and just 17% of Baby Boomers).

Another challenge in tackling fraud is that reporting of suspicious activity is low; only one in five (20%) consumers would report suspected fraud to their bank or payment provider, allowing much fraudulent activity to go undetected.

Conversely, the feature most likely to make consumers more willing to complete a purchase with a retailer is two-factor authentication (2FA) and other extra security controls (33%).

The ability to make biometric/one-tap approvals within their banking app (15%) and secure storage of payment details (8%) also feature on the list, though these solutions have a way to go before becoming more mainstream.

Merchants can help facilitate this shift by working with trusted providers to adopt Click to Pay (CTP), features that allow their customers to make fast and secure online purchases without re-entering card details. These safer online checkout services, such as Visa Click to Pay, will play a key role in preventing fraud as ecommerce continues to expand.

Peak sales periods coincide with peak fraud risk. While most shoppers exercise caution when warning signs appear, certain consumer segments remain vulnerable. Merchants too must remain vigilant during these periods, balancing opportunities for growth with proactive fraud prevention and clear communication to maintain customer trust.

07

New solutions: a shared challenge

Faced with rising levels of fraud, both businesses and consumers agree that more must be done to combat the threat.

Nine in ten (87%) retailers recognise that effectively preventing fraud is vital if their company is to succeed in the long term, and 84% say they would like better technology to support them in their fight against fraud. Three-quarters of retailers (76%) are now actively planning to invest more in fraud prevention tools in the year ahead.



Reducing fraud will require closer collaboration between merchants and their payment partners. By working in tandem and sharing data, implementing the right compliance measures, and leveraging AI and other emerging technologies, we can balance innovation with consumer confidence and create a safer ecommerce ecosystem.



Ugne Buraciene
Group CEO, payabl.



50%

of retailers are using payment partners that offer built-in fraud tools

Despite this intent, there is evidence that businesses could still act more proactively: only half (50%) say they have clear policies in place for tackling fraud, with a similarly low proportion (47%) taking the time to talk to their customers about fraud and tips for staying safe online. More encouragingly, 50% say they are currently using the services of a payment partner that offers built-in fraud tools.

Those merchants and retailers that partner with trusted payment providers like payabl. can gain access to a range of services like real-time transaction monitoring, which make it easier to spot suspicious activity, act on it, and ultimately avoid reputational damage and financial loss.

There is also a pressing need for greater collaboration across the entire ecosystem. Most (88%) merchants think banks need to do more to intercept fraudulent payments and shut down scammer accounts; 84% say Europe’s governments must do more to make clear who is responsible for fraud; and 75% believe that the social media giants aren’t doing enough to clamp down on fraud on their platforms.

Digital IDs are emerging as a potential solution. The UK government has announced that they will become optional for Right to Work checks by the end of the Parliament, while the EU is now developing the EU Digital Identity (EUDI) Wallet, which is expected to be available to all EU citizens and businesses from late 2026.¹⁰

Digital IDs potentially provide another route to verifying customers and reducing fraud, but our survey reveals split views. While 81% of businesses would be happy to incorporate payment options that use Digital IDs if it helps cut down on fraud, 79% worry that fraudsters will just find a way around them.

Merchants are eager to innovate but remain cautious about unintended consequences when implementing new measures, whether advanced fraud prevention tools or Digital IDs.

Two in five (43%) report that fraud checks slow down the checkout experience, while nearly four in ten (39%) say that multiple layers of verification create a clunkier process, and a third (34%) see added friction as a trigger for cart abandonment.

From the consumer perspective, shoppers appear open but cautious. Around half (49%) would feel comfortable using a Digital ID to pay online, rising to 64% among Gen Z. The majority (59%) also believe the time is right for wider adoption, with many willing to undergo a Digital ID check even if it slightly slows checkout.

These findings align with payabl.’s The State of European Checkouts¹¹ report, which showed that while a poor checkout experience can deter consumers from returning, most are willing to accept a slightly slower process in exchange for stronger fraud protection. Security is non-negotiable for consumers, but it must be delivered as part of a seamless user experience.

Ultimately, 46% of shoppers are more likely to trust retailers who use Digital ID checks, highlighting the potential for trust-building. Adoption, however, must be carefully managed, with clear communication to ensure effectiveness and customer acceptance.

How merchants feel about adopting Digital ID payments

81%	Would integrate them if it helps reduce fraud
81%	Would be happy to incorporate them if it helps improve the checkout process for customers
78%	Would do so if it helps them grow their business
67%	Worry it would cause customers to drop out of the checkout process
63%	Are sceptical it will help tackle fraud.

08 Conclusion

Fraud continues to be a pervasive challenge across the European ecommerce landscape, affecting businesses and consumers alike.

Its impact is not just financial – it erodes trust, damages brand reputation, and can create emotional stress for both merchants and shoppers. Peak shopping periods, such as Black Friday and Cyber Monday, amplify these risks, while more sophisticated forms of fraud, including AI-assisted scams and identity fraud, are increasing the complexity of the problem.

The digital transformation of retail offers immense opportunities for growth, but it also introduces new vulnerabilities. Merchants are actively seeking solutions, yet they face a delicate balancing act: implementing robust fraud prevention measures while maintaining a seamless checkout experience. Consumers, meanwhile, expect security as a baseline, but overly complex verification or slow processes can lead to cart abandonment and reduced loyalty.

This tension underscores the importance of designing fraud prevention strategies that protect both the business and the customer experience.

Collaboration across the entire ecosystem will therefore be essential. Merchants cannot tackle fraud in isolation – banks, payment providers, regulators, and technology platforms all have roles to play. Clear policies, transparent communication, and the thoughtful integration of new tools, such as Digital IDs or advanced fraud detection systems, are key to creating a secure environment that inspires consumer confidence.

Importantly, consumer behaviour demonstrates both opportunities and risks. Many shoppers are willing to accept slight friction in exchange for stronger protection, but trust-building requires careful management, clear guidance, and visible security measures. Retailers that succeed will be those that utilise real-time fraud prevention tools, carefully integrated into the checkout process, and that can provide robust security without compromising the user experience, giving confidence to both merchants and consumers.

Ultimately, tackling fraud is a shared responsibility. By combining proactive strategies, innovative technology, and transparent communication, merchants can safeguard their business, protect consumers, and foster lasting trust – ensuring that the digital growth of retail remains sustainable and resilient in the face of ongoing threats.



09

How payabl. helps merchants tackle fraud

payabl. helps its customers to tackle fraud by harnessing the latest innovation in fraud prevention - including AI-powered tools, real-time monitoring of transactions and secure payment processing systems.

By integrating with partners like Sift and Verifi, payabl. is helping merchants and retailers to reduce the risk of fraudulent claims, including in areas like chargebacks, while ensuring there is minimal friction in the payment process for legitimate customers.

payabl.'s services include:

- **AI-powered fraud prevention:** analysing transactions in real time and halting fraudulent instances before they can take place.
- **Real-time transaction monitoring:** continuous monitoring of transactions to identify suspicious activity, helping protect merchants from loss and reputational damage.
- **Money laundering detection:** specific tools and methods to detect and prevent illicit transactions, helping protect merchants from being used for money laundering.
- **Seamless integration:** merchants can access these fraud prevention tools and more through payabl.'s seamless, single platform.
- **Secure payment processing:** payabl. is a longstanding member of Visa and Mastercard, ensuring it provides a secure gateway for all credit and debit card transactions.

About payabl.

payabl. is a financial technology provider offering payments and business accounts for businesses of all sizes. Its unified platform, payabl.one, enables companies to accept online and in-person payments, manage multi-currency accounts, issue virtual and physical cards, and access over 300 local and alternative payment methods. With offices in London, Amsterdam, Frankfurt, Limassol, and Vilnius, payabl. combines in-house expertise with secure, compliant infrastructure to help businesses manage money flow with clarity and confidence.

Methodology

In September 2025, payabl. commissioned its partner Opinium to survey 200 senior decision makers at UK-based merchants with operations in the EU, as well as 2,000 UK consumers.

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