

Chat commerce around the world

Chat commerce is one of the fastest growing financial services innovations in the world

Facebook Messenger



Over **1.3 billion** monthly **active users** globally; Messenger is expected to grow to 2.4 billion users by 2021



More than **7 million businesses** to advertise (up from 4 million in 2016); over **300K chatbots** are deployed to support these businesses



More than **20 billion messages** are exchanged between businesses and users monthly



In **2019**, Facebook launched **Facebook Pay** that supports most major credit and debit cards as well as PayPal*



In 2018, more than **126 million US mobile users** accessed Messenger



Messenger marketing leads to **70% better open rate** than email marketing

WhatsApp



Global chat platform leader with more than **2 billion active users**



More than **3 million companies** utilize WhatsApp for Business (small business app)



1 million people register on WhatsApp every day



By 2021, total **users** in **USA** is estimated to be **25.6 million**

84%

84% of SMBs think that WhatsApp helps them communicate with customers

Viber



More than **1 billion global users** in 193 countries



Most popular in **Ukraine** and **Eastern Europe**.



Moneyto – powered by Mastercard – allows for payments through the chat platform

Apple Business Chat



More than **1.4 billion** monthly **active Apple devices** worldwide; **52.91% market share** in the **US** compared to Android's 42%



As of September 2019, there were approximately **441 million Apple Pay users** worldwide; 48% of users had enabled Apple Pay



10+ Billion Apple Pay **transactions** completed in 2019



Available in more than **20 countries**; and more than **50% US merchants** now accept Apple Pay

Line



Japan's largest chat app – **50 million** registered **users**



Users can use "**virtual wallet**" for payments through chat

WeChat



1.15 billion active monthly **users** – 50% of users make in-chat purchases



More than **1 billion commercial transactions** are completed on WeChat Pay daily



Over **72 million** businesses registered to WeChat Pay



Over **50 million** monthly active merchants on the chat platform

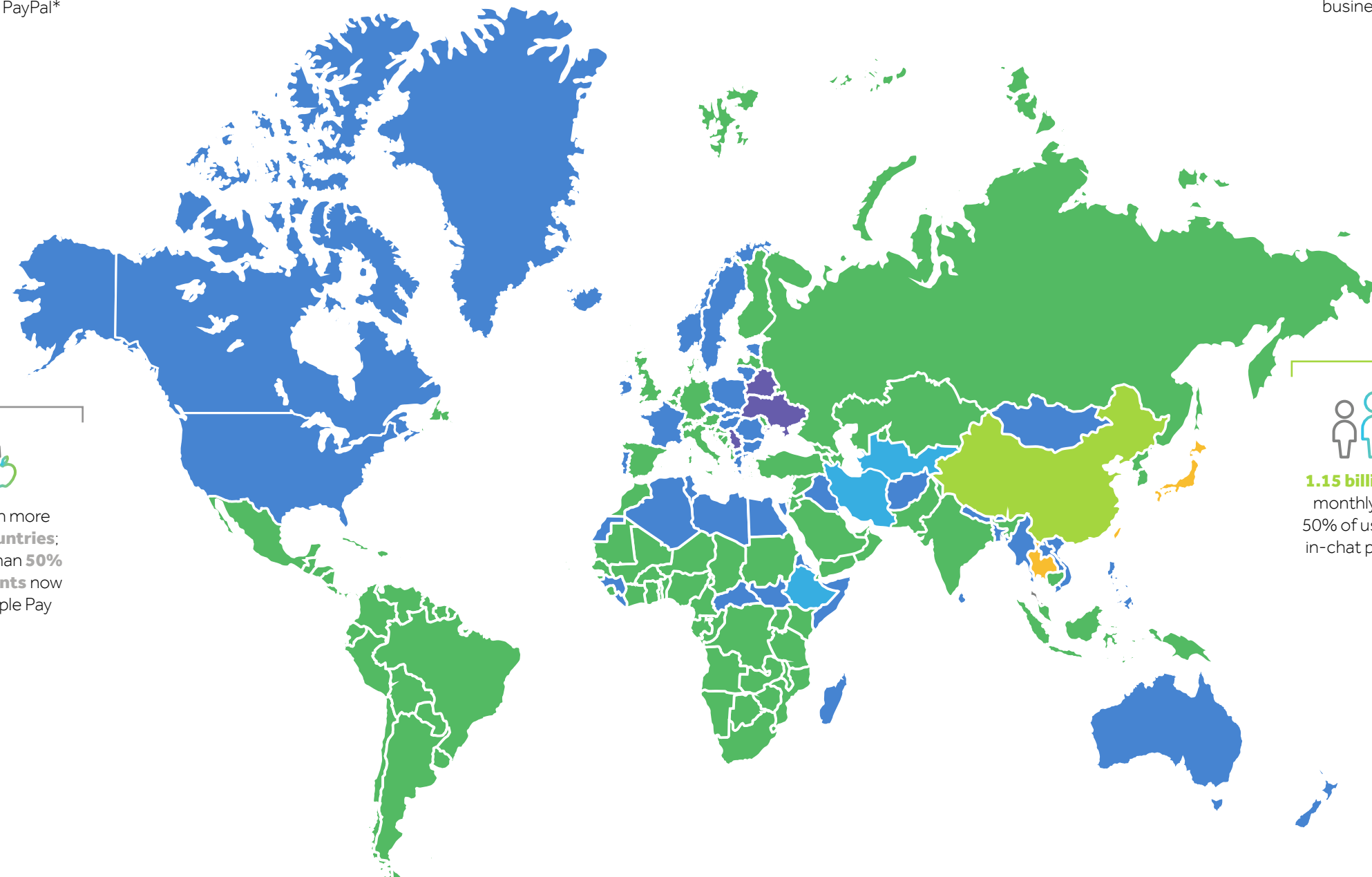
Telegram



More than **400 million** active monthly **users** globally



Currently offers chat commerce solution through **Telegram Bots**



WhatsApp
Facebook
WeChat
Line
Viber
Other

*Only offered for P2P payments, with select businesses testing in Alpha

Clickatell powers more than 10 billion messages sent globally each year and more than 350 million commerce transactions for our customers.
Our platforms and solutions help brands reach more than 90 percent of the world's population, across more than 1,000 mobile network providers and multiple mobile channels.
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