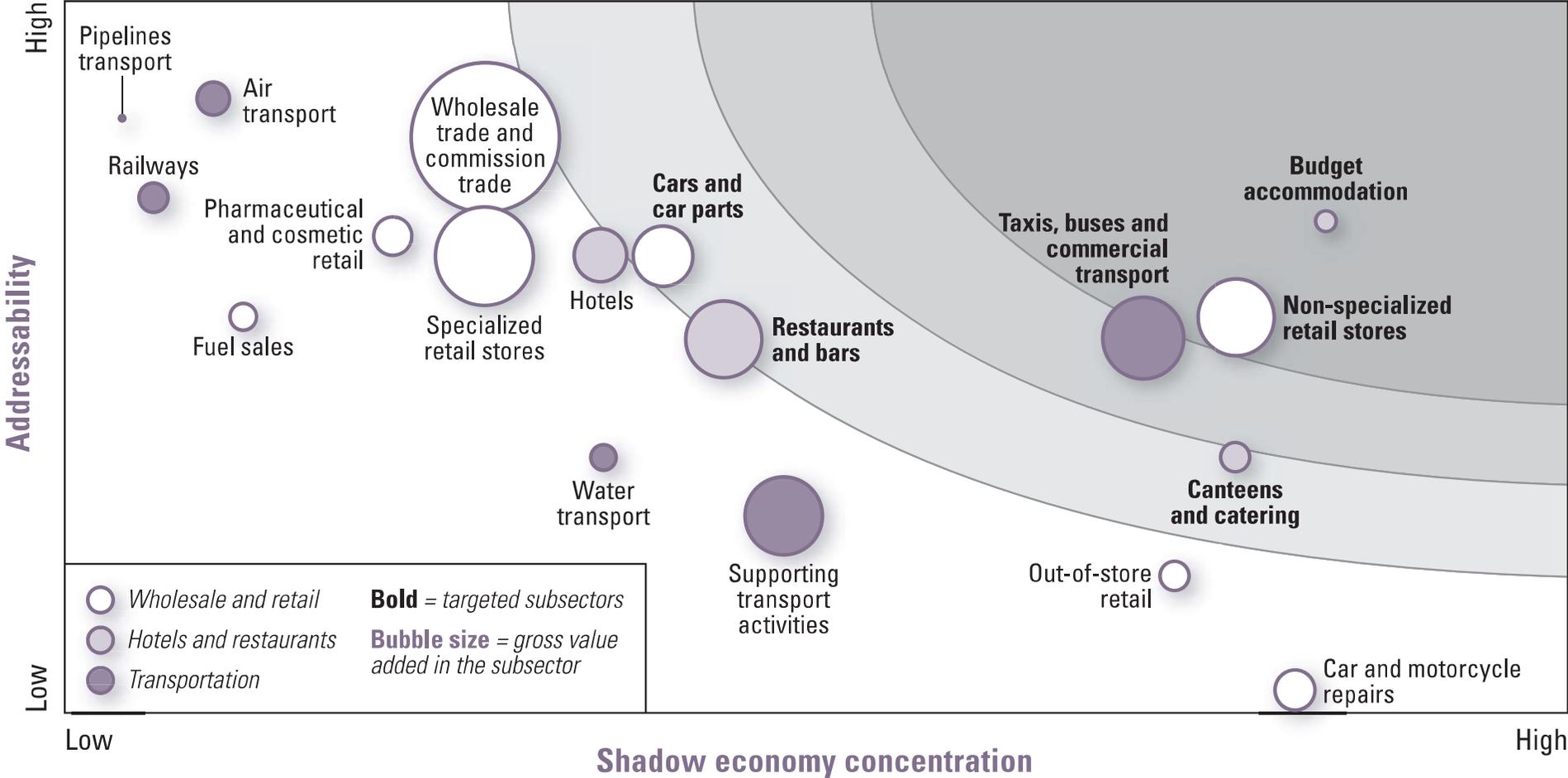


Figure 6

Sectors where electronic payments can pay off



Note: The focus countries for this analysis are Germany, Italy, Spain, Poland and Turkey.

Source: A.T. Kearney analysis