

CONTENTS

Key facts	5
Demographics and the economy	6
Payments environment	7
Cards market	10
Mobile payments	16
Profit pool	17
The networks	18
Key retail banks and issuers	24
Acquiring and processing	32
Online acquiring	37
Regulatory and other cards market information	39
Appendices: Data	41
Appendix I: Demographics and the economy.	41
<i>Demographic and economic indicators</i>	
<i>Ownership of key consumer devices</i>	
<i>Internet usage by population</i>	
Appendix II: Payments environment.	42
<i>Access points</i>	
<i>Account penetration</i>	
<i>Consumer payment trends</i>	
<i>B2C e-commerce payment methods</i>	
Appendix III: Cards market.	44
<i>Total cards payment metrics</i>	
<i>Contactless cards metrics</i>	
<i>Credit card numbers by type</i>	
<i>Total credit cards metrics</i>	
<i>Credit cards profitability indicators</i>	
<i>Debit cards numbers</i>	
<i>Debit cards metrics</i>	
<i>Prepaid/e-money cards metrics</i>	
Appendix IV: Profit pool.	49
<i>Profit pool</i>	

Appendix V: The networks	50
<i>Networks' credit card market shares</i>	
<i>Networks' credit card numbers</i>	
<i>Networks' credit card billed volume</i>	
<i>Networks' number of credit card transactions</i>	
<i>Networks' average credit card transaction value</i>	
<i>Credit card interchange fees by network</i>	
<i>Networks' debit card market shares</i>	
<i>Networks' debit card numbers</i>	
<i>Networks' debit card billed volume</i>	
<i>Networks' number of debit card transactions</i>	
<i>Networks' average debit card transaction value</i>	
<i>Debit card interchange fees by network</i>	
Appendix VI: Key retail banks and issuers	61
<i>Key credit card issuers market shares by credit card numbers</i>	
<i>Key issuers market shares in credit card outstandings</i>	
<i>Key debit card issuers market shares by debit card numbers</i>	
Appendix VII: Acquiring and processing	64
<i>Merchant acquirer credit card market share</i>	
<i>Credit card merchant service charges</i>	
<i>Merchant acquirer debit card market share</i>	
<i>Debit card merchant service charges</i>	
<i>Credit card issuer/issuing processor relationships</i>	
<i>Credit card acquirer/acquiring processor relationships</i>	
<i>Credit card issuing processor market shares by card numbers</i>	
<i>Credit card acquiring processor market shares by number of POS transactions</i>	
Appendix VIII: Online acquiring	68
<i>Online merchant acquirer market share</i>	