

CONTENTS

Key facts	5
Demographics and the economy	6
Payments environment	8
Cards market	12
Mobile payments	18
Profit pool	20
The networks	22
Key retail banks and issuers	28
Acquiring and processing	36
Online acquiring	42
Regulatory and other cards market information	44
Appendices: Data	47
Appendix I: Demographics and the economy	47
<i>Demographic and economic indicators</i>	
<i>Ownership of key consumer devices</i>	
<i>Internet usage by population</i>	
Appendix II: Payments environment	48
<i>Access points</i>	
<i>Account penetration</i>	
<i>Consumer payment trends</i>	
<i>B2C e-commerce payment methods</i>	
Appendix III: Cards market	50
<i>Total cards payment metrics</i>	
<i>Contactless cards metrics</i>	
<i>Credit card numbers</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	55
<i>Profit pool</i>	
Appendix V: The networks	56
<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	67
<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	70
<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	74
<i>Online merchant acquirer market share</i>	