

CONTENTS

- Key facts**5
- Demographics and the economy**6
- Payments environment**8
- Cards market**12
- Mobile payments**18
- Profit pool**20
- The networks**21
- Key retail banks and issuers**26
- Acquiring and processing**31
- Online acquiring**34
- Regulatory and other cards market information**35
- Appendices: Data**37
 - Appendix I: Demographics and the economy.37
 - Demographic and economic indicators*
 - Ownership of key consumer devices*
 - Internet usage by population*
 - Appendix II: Payments environment38
 - Access points*
 - Account penetration*
 - Consumer payment trends*
 - B2C e-commerce payment methods*
 - Appendix III: Cards market.40
 - Total cards payment metrics*
 - Contactless cards metrics*
 - Credit card numbers*
 - Total credit cards metrics*
 - Credit cards profitability indicators*
 - Debit cards numbers*
 - Debit cards metrics*
 - Prepaid/e-money cards metrics*
 - Appendix IV: Mobile payments45
 - Stored value facilities*
 - Mobile proximity payment metrics*

Appendix V: Profit pool.	47
<i>Profit pool</i>	
Appendix VI: The networks	48
<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>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>	
Appendix VII: Key retail banks and issuers	54
<i>Key credit card issuers market shares by credit card numbers</i>	
<i>Key issuers market shares in credit card outstandings</i>	
Appendix VIII: Acquiring and processing	56
<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 IX: Online acquiring.	60
<i>Online merchant acquirer market share</i>	