

# CONTENTS

- Key facts** .....5
- Demographics and the economy** .....6
- Payments environment** .....8
- Cards market** .....11
- Mobile payments** .....16
- Profit pool** .....20
- The networks** .....21
- Key retail banks and issuers** .....28
- Acquiring and processing** .....36
- Online acquiring** .....41
- Regulatory and other cards market information** .....43
- Appendices: Data** .....47
  - Appendix I: Demographics and the economy. ....47
    - Demographic and economic indicators*
    - Ownership of key consumer devices*
    - Internet usage by population*
  - Appendix II: Payments environment .....48
    - Access points*
    - Account penetration*
    - Consumer payment trends*
    - B2C e-commerce payment methods*
  - Appendix III: Cards market. ....50
    - 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 payments .....55
    - Mobile proximity payment metrics*
    - Mobile P2P payments*

Appendix V: Profit pool. . . . .	56
<i>Profit pool</i>	
Appendix VI: The networks . . . . .	57
<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 VII: 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 VIII: 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 IX: Online acquiring. . . . .	74
<i>Online merchant acquirer market share</i>	