

# CONTENTS

<b>Key facts</b> .....	<b>5</b>
<b>Demographics and the economy</b> .....	<b>6</b>
<b>Payments environment</b> .....	<b>8</b>
<b>Cards market</b> .....	<b>10</b>
<b>Mobile payments</b> .....	<b>14</b>
<b>Profit pool</b> .....	<b>15</b>
<b>The networks</b> .....	<b>16</b>
<b>Key retail banks and issuers</b> .....	<b>19</b>
<b>Acquiring and processing</b> .....	<b>23</b>
<b>Online acquiring</b> .....	<b>25</b>
<b>Regulatory and other cards market information</b> .....	<b>26</b>
<b>Appendices: Data</b> .....	<b>29</b>
Appendix I: Demographics and the economy. ....	29
<i>Demographic and economic indicators</i>	
<i>Ownership of key consumer devices</i>	
<i>Internet usage by population</i>	
Appendix II: Payments environment. ....	30
<i>Access points</i>	
<i>Account penetration</i>	
<i>Consumer payment trends</i>	
Appendix III: Cards market. ....	31
<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: Mobile payments. ....	36
<i>Mobile proximity payment metrics</i>	

Appendix V: Profit pool. . . . .	37
<i>Profit pool</i>	
Appendix VI: The networks . . . . .	38
<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 . . . . .	46
<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 . . . . .	49
<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. . . . .	53
<i>Online merchant acquirer market share</i>	