

CONTENTS

Key facts	5
Demographics and the economy	6
Payments environment	8
Cards market	14
Mobile payments	21
Profit pool	23
The networks	25
Key retail banks and issuers	31
Acquiring and processing	40
Online acquiring	47
Regulatory and other cards market information	49
Appendices: Data	52
Appendix I: Demographics and the economy.	52
<i>Demographic and economic indicators</i>	
<i>Ownership of key consumer devices</i>	
<i>Internet usage by population</i>	
Appendix II: Payments environment.	53
<i>Access points</i>	
<i>Account penetration</i>	
<i>Consumer payment trends</i>	
<i>B2C e-commerce payment methods</i>	
Appendix III: Cards market.	55
<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.	60
<i>Mobile proximity payment metrics</i>	
<i>Mobile P2P payments</i>	

Appendix V: Profit pool.	61
<i>Profit pool</i>	
Appendix VI: The networks	62
<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	73
<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	76
<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.	80
<i>Online merchant acquirer market share</i>	