

CONTENTS

Key facts	5
Demographics and the economy	6
Payments environment	7
Cards market	10
Mobile payments	14
Profit pool	16
The networks	18
Key retail banks and issuers	22
Acquiring and processing	27
Online acquiring	30
Regulatory and other cards market information	31
Appendices: Data	32
Appendix I: Demographics and the economy	32
<i>Demographic and economic indicators</i>	
<i>Ownership of key consumer devices</i>	
<i>Internet usage by population</i>	
Appendix II: Payments environment	33
<i>Access points</i>	
<i>Account penetration</i>	
<i>Consumer payment trends</i>	
<i>B2C e-commerce payment methods</i>	
Appendix III: Cards market	35
<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	40
<i>Mobile money metrics</i>	

Appendix V: Profit pool.	41
<i>Profit pool</i>	
Appendix VI: The networks	42
<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	50
<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	53
<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.	57
<i>Online merchant acquirer market share</i>	