

Global Cards and Payments

RESEARCH OVERVIEW

RBR Data Services research delivers market and competitive intelligence to support regular and ad-hoc strategic planning

RBR Data Services provides clients with independent and reliable data and insights through published research, consulting and bespoke data services. Its global research covers the cards and payments, retail technology and banking automation sectors and is used by leading market participants, analysts and regulators as the authoritative source of industry and competitor benchmark data.

Datos Insights is the advisor of choice to the banking, insurance, securities, and retail technology industries – both the financial institutions and the technology providers who serve them. We help our clients make better technology decisions so they can protect and grow their customers' assets.

For more information, visit www.datos-insights.com

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RBR's cards and payments research provides comprehensive coverage, consistent data, reliable forecasts and deep insights

Comprehensive coverage

- Robust analysis and real insights on issuing, acquiring, contactless, e-commerce and more
- Covers 99.5% of global card purchase volume
- Only RBR fully addresses domestic networks, private label cards, Visa Electron, Maestro etc.

Deep market understanding

- Multilingual in-house team, with deep industry focus and country expertise
- Research, analysis and writing integrated – engage directly with RBR's experts to add value to published research

Consistent, accurate data

- Proprietary research with multiple sources synthesised to ensure market sizes and shares reflect standardised definitions across countries
- Reliable forecasts based on repeatable methodology and robust review

Long-term commitment

- Clear focus on banking and retail; covering cards and payments for >35 years
- Reputation for integrity and independence
- The authoritative research provider trusted by major payment networks, processors and others

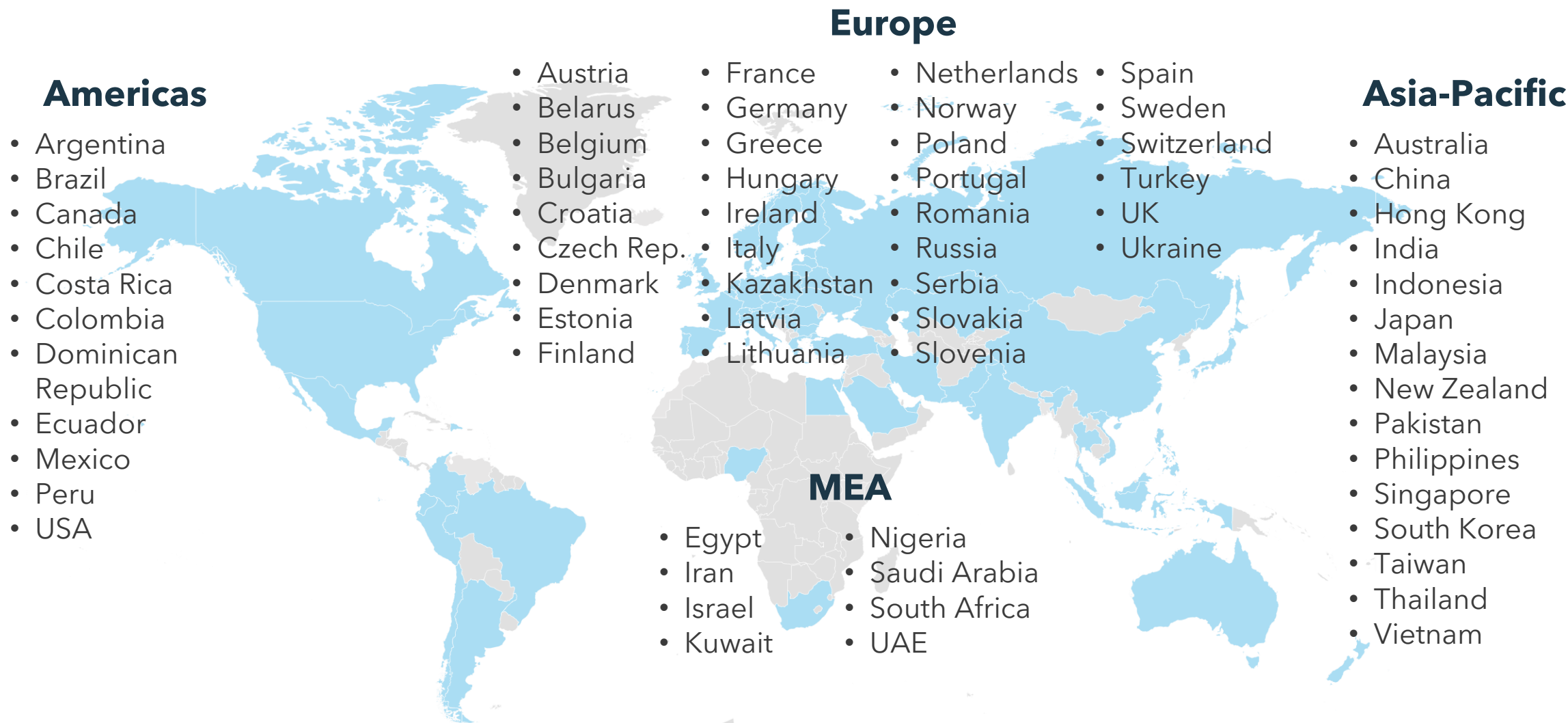
"RBR's research provides us with strategic industry benchmark data of a quality heads above anything else available"
Mastercard

Global Cards and Payments provides comprehensive data and insightful commentary across all aspects of the market

Data scope		Card Issuing and Usage	Contactless	e-commerce	Cross-Border	Cashless payments	Merchant Acceptance
Metrics	Volume of payments	✓	✓	✓	✓	✓	Outlets, EFTPOS, contactless
	Number of payments	✓	✓	✓	✓	✓	
	Number of cards	✓	✓				
Countries	67 See page 5	✓	✓	✓	✓	✓	✓
Actual data	2018-2022	✓	✓	✓	✓	✓	✓
Forecasts	2023-2028	✓	✓	✓	✓		✓
Card types	Credit, debit, prepaid	✓	✓	✓	✓		
Networks	Including sub-brands	✓	✓				✓

American Express, Discover, Diners Club, Domestic, JCB, Maestro, Mastercard, Mastercard Electronic, Private Label, UnionPay, Visa, Visa Electron, V PAY

Global Cards and Payments provides data for 67 country markets



Ease of use, and access to the RBR team, maximises value across your organisation

Deliverables collectively address clients’ core market intelligence needs



Market Report

- Key market statistics, trends and commentary by country
- Regional and global comparative analyses
- Familiar PowerPoint format facilitates re-use of material



Market Database

- Excel format enables use across your organisation
- Charting tool facilitates production of bespoke outputs
- Comprehensive data easily extracted for further analysis



Video Conference

- Live session to present findings and discuss implications



Analyst Access

- Ongoing access to senior RBR Data Services researchers

Global Report

£92,000

Regional Reports

Asia-Pacific	£32,500
Europe	£53,500
Americas	£23,500
MEA	£17,500

Country reports

£4,900

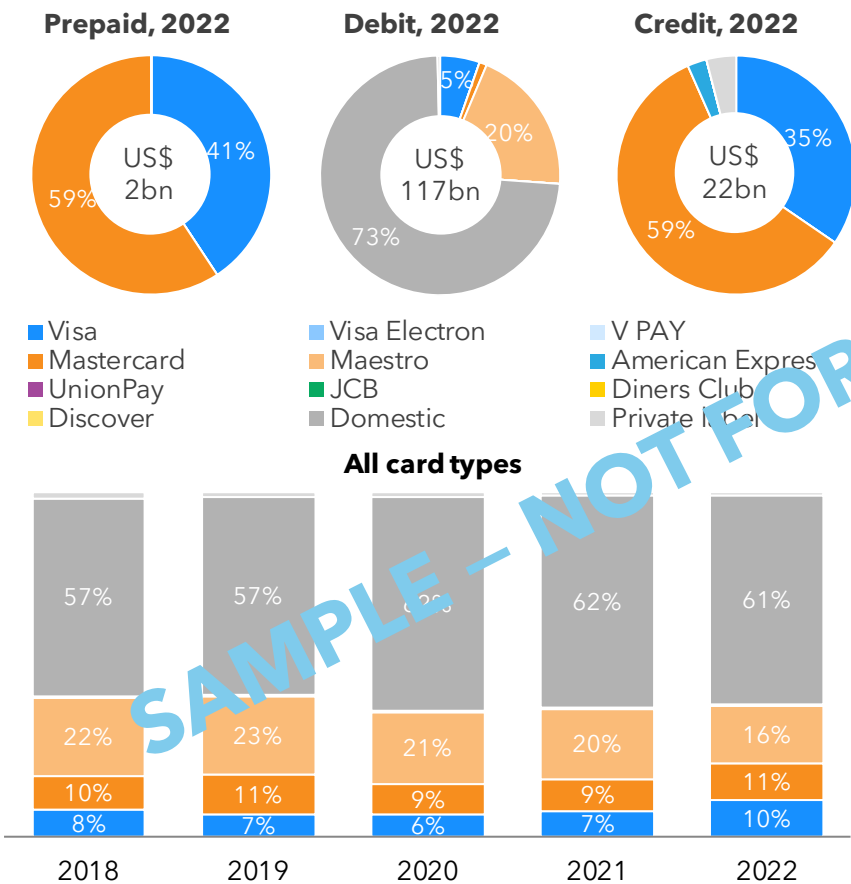
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Domestic scheme Bancontact was used for roughly two thirds of all Belgian card purchases in 2022

Purchase volume by network



- At end-2022, 75% of open-loop debit cards in Belgium were Maestro/Bancontact-branded, down from over 90% in 2021 as issuance of Visa Debit/Bancontact cards continues to take share
- The Debit Mastercard/Bancontact product issued by Belfius since 2020 now makes up 2% of all Belgian debit cards
- Bancontact is still used for the vast majority of domestic payments, while the corresponding international scheme is predominantly used for transactions abroad
- In 2022, Bancontact was used for 74% of debit card payments, unchanged from the previous year
- Although there was an increase in cross-border spending in 2022, the removal of pandemic restrictions led to an increase in POS payments for small, everyday payments using debit cards
- Maestro/Mastercard held a 19% share of debit transactions from a dual-badged perspective, compared to 81% in terms of the international brand on the card used
- Visa Debit was the scheme used for 6% of purchases, while cards with Visa branding were used for 19% of payments
- When taking into account all card types, Bancontact accounted for 61% of purchase volume and 67% of transactions
- Bancontact continues to enjoy the highest acceptance of any scheme in Belgium. Most outlets also accept Visa and Mastercard, which are also more commonly accepted abroad

A comprehensive Excel market database allows users to easily access data, produce charts and carry out bespoke analysis

Global Cards and Payments

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Source: RBR Data Services

Metric
Cards (mn)
Transactions (mn)
Volume (EUR billion)
Volume (local currency billion)
Volume (USD billion)

Year
2023
2024
2025
2026
2027
2028

Card Type
Credit
Debit
Prepaid
Total

Network
Maestro
Mastercard
Mastercard ...
Private Label
Total
UnionPay

Basis
Brand on Card
Network Used

Sum of Amount								
Brand on Card	Volume (local currency billion)							
	202020212022202320242025202620272028							
Europe								
Austria								
Total								
Total	9.341.5							
Asia-Pacific								
Thailand								
Total								
Total	1.403.611.34							

Global Cards and Payments

Confidential - Client Internal Use Only
Source: RBR Data Services

Chile <--- Select Country/Region
Volume of Purchases (Local) <--- Select Data

e-commerce Growth by Type, Volume of Purchases (Local), Chile, (billion)

Year	Prepaid	Debit	Credit
2018	5,000	10,000	15,000
2019	6,000	12,000	18,000
2020	7,000	14,000	21,000
2021	8,000	16,000	24,000
2022	9,000	18,000	27,000
2023	10,000	20,000	30,000
2024	11,000	22,000	33,000
2025	12,000	24,000	36,000
2026	13,000	26,000	39,000
2027	14,000	28,000	42,000
2028	15,000	30,000	45,000

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Source: RBR Data Services

Romania <--- Select Country

EUR <--- Select Currency

Card Type	2022 Volume per Card (EUR)			
	Romania	Europe	Regional Rank	World
Credit	1,499.31	2,893.98	28	4,46
Debit	2,356.31	3,082.42	24	1,62
Prepaid	422.74	691.21	17	46
Total	1,864.53	2,843.73	25	2,10



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