

# Banking Automation **BULLETIN**

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## **Resilient cards market has a good pandemic**

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Card fraud in Australia rises following e-commerce boom

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Kaspi transforms Kazakhstani payments landscape

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Financial services increasingly migrating IT to cloud

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Biometric cards: the next step in contactless payments?

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## **Country profile: India**

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## Resilient cards market has a good pandemic

On the face of it, not much changed in the global payment cards market last year; overall spending increased 1% to \$35.2 trillion, while market shares for the three largest schemes, UnionPay, Visa and Mastercard, were unchanged. This growth is well down on the 13% seen the year before, but although it might seem strange to say so, against a backdrop of a decline in global GDP, the cards industry actually had a good pandemic.

As detailed in our lead article based on RBR's brand new *Global Payment Cards Data and Forecasts to 2026* report (see page 2), the headline figures only tell half the story. The picture was not even across all regions, with, for example, the Middle East and Africa witnessing a major shift from cash to card and a 39% increase in card spending. Furthermore, the mix of card types used swung significantly, with an 8% fall in credit card spending, more than offset by growth in debit and prepaid. Prepaid had a particularly good year, with spending increasing by a quarter as a result of, for example, use of prepaid cards in the USA to distribute unemployment and economic stimulus payments to the unbanked.

Some of the most interesting findings of the latest research relate to contactless payments. Contactless cards outnumbered non-contactless cards for the first time, and the share of card payment terminals accepting contactless continued to rise. Despite these changes, and the fact that many retail locations promoted use of contactless during the pandemic, the total value of contactless payments actually fell. Ultimately the decline in face-to-face transactions more than offset what would otherwise have been a blockbuster year for contactless. The beneficiary of the fall of in-person transactions was, of course, e-commerce, where card spending increased by 34% worldwide.

While payment cards continue to benefit from an ongoing migration away from cash, which pre-dates the pandemic, there is competition in the cashless payment sector, especially from credit transfers, which recorded strong growth in usage in Asia-Pacific and Europe.

Despite the competition, however, RBR's research suggests that card spending growth will resume and the new normal will in fact be the old normal; payment cards expenditure is forecast to double by 2026.

Dominic Hirsch, Editor

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**Editor** Dominic Hirsch

**Managing Editor** Morten Jorgensen

**Assistant Editor** Tomomi Kimura

**Contributors** Helen Amos, Jeni Bloomfield, Emily Camara, Grace Cuddihy, Mandy Eagle, Alison Ebbage, Catherine Gibbons, Octavio Marquez, Laura Raus, Gillian Shaw

**Subscriptions Manager** Abigail Milne

**Advertising Managers** Amanda Hardy, Felix Kronabetter

For all editorial and advertising enquiries:

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Email: [bulletin@rbrlondon.com](mailto:bulletin@rbrlondon.com)

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RBR  
393 Richmond Road  
London TW1 2EF, United Kingdom

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