

# Banking Automation **BULLETIN**

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## **UK credit card slowdown conceals strong growth in rest of Europe**

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Contactless payments and wireless POS draw attention at Cartes in Paris

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Convenience, convergence and control at BAI Retail Delivery in Las Vegas

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Banks underline importance of cards in business strategy

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EMV chip cards curb ATM fraud in Europe

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## **Country profile: Finland**

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# Unravelling the latest card statistics

The new edition of RBR's biennial western Europe payment cards study has just been released (see page 2) and shows solid, if not spectacular growth of the region's cards market. Overall the number of payment cards in issue has risen by an average of 4.5% per annum for the past two years.

This overall growth masks a myriad of smaller, often opposing trends however.

The anomaly that stands out most is the 8% decrease in credit card numbers in the UK compared to two years ago. This contrasts with the rest of the region where credit card numbers are increasing rapidly – by 19% over the past two years, with Italy growing 64% and Norway 32%. The UK fall is partly a result of rationalisation of dormant accounts by issuers, and a reduction in multiple credit cardholding by customers following the introduction of chip and PIN.

The picture for charge cards is also mixed. Overall, the number of cards increased by 5% over two years, but the number of such cards actually fell in eight of sixteen countries in the region where they are issued. The fall is largely due to the conversion of charge to credit cards.

In general, growth in debit card numbers has been more consistent between markets, with a 10% increase over two years. Two countries have shown particularly dramatic increases in debit card numbers however – Ireland (43%) was relatively late in developing a national debit product, and France (39%) is gradually beginning to move away from its unique deferred debit (similar to charge) product to more traditional debit cards.

The latest statistics also highlight the degree to which cards have impacted payments culture, and also that a homogenous use of payment cards as a form of payment is still a long way off. On average, adults in western Europe made 70 card payments per year, but this ranged from more than 150 in all four Scandinavian countries, to fewer than 30 in Greece, Italy and Turkey.

Dominic Hirsch, Editor

## 2 EUROPEAN PAYMENT CARDS

UK credit card slowdown conceals strong growth in rest of Europe

## 6 CARTES 2007

Contactless payments and wireless POS draw attention

## 8 BAI RETAIL DELIVERY

Convenience, convergence and control in Las Vegas

## 11 FIRST DATA

First Data follows organic growth strategy after buyout

## 12 BERLIN CARDS CONFERENCE

Banks underline importance of cards in business strategy

## 13 ATM FRAUD

EMV chip cards curb ATM fraud in Europe

## 13 NEWS BULLETIN

Banking, ATM and payments news

## 16 COUNTRY PROFILE

ATM and cards intelligence on Finland

## 20 CONFERENCE DIARY

Upcoming industry events from around the world

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