

Payment Cards Central and Eastern Europe **2012**



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The authoritative source of reliable, detailed, country-by-country quantitative and qualitative information on card issuing, merchant acquiring and card processing in central and eastern Europe.

This report covers the card markets in 14 countries with detail down to the level of the individual card issuer. Statistical data include card numbers, transaction volumes and values by type of card and issuer, merchant outlets and numbers of point of sale terminals by manufacturer and deployer.

Commentaries enable the reader to understand the dynamics of each national market and the key domestic issues.

The report comprises **700** pages and over **450** tables and charts answering key questions such as:

- Who are the leading players and what are their market shares?
- How successful have different card types been and why?
- How strong is each of the international card schemes?
- How is the market growing?
- What usage levels do cards achieve?
- How do card fees vary?
- To what extent do credit card balances revolve?
- How is issuer processing conducted?
- Who carries out merchant acquiring?
- How many POS terminals have been installed?
- How is transaction processing organised?
- What is the current status of EMV implementation?
- How is the industry preparing for SEPA?

Outline of the report

International Overview

An extensive overview comprises the state of development in each country. Graphs and tables show key aspects of markets, including levels of cardholding, frequency of usage, and transaction values. Transaction processing and merchant acquiring infrastructure are also analysed as is the status of EMV implementation.

International Card Organisations

Quantifies and compares the different schemes in terms of cards and merchants.

Country Reports

The following countries are covered in the report: Bulgaria • Croatia • Czech Republic • Estonia • Hungary • Kazakhstan • Latvia • Lithuania • Poland • Romania • Russia • Slovakia • Slovenia • Ukraine.

Each country report is structured into eight separate sections:

1 Context

- Payments overview • Banking structure

2 Card products

- Prepaid cards • Debit cards • Charge cards • Credit cards

3 Card issuing

- Bank cards • T&E cards • Private label cards • Co-branded and affinity cards
- Issuer processing • Major issuers • Card pricing

4 Card statistics

- Card numbers • Transaction volumes • Transaction values

5 Merchant acquiring

- Contractual arrangements
- Provision of terminals and services
- Merchant processing
- MSCs and interchange fees
- Card scheme outlets • EFTPOS terminals

6 EMV and fraud

7 SEPA

8 Detailed issuer tables

The basis for practical decision making

The report is an invaluable tool and data resource for planning new products, improving existing services, developing market strategies, and deciding whether or how to enter new markets.

Card issuers and co-branding partners

gain a detailed and objective analysis of their own and foreign markets, enabling them to refine product and market planning. Best practice in other countries can be monitored and cross-border opportunities can be developed.

International card organisations

find a comprehensive analysis of the central and eastern European market on a comparable, country-by-country basis, analysed by card type.

Merchant acquirers and processors

benefit from the analysis of the acquiring sector, key players, terminals, outlets and pricing.

Suppliers to the card industry

obtain the detail and dynamics of each market and the important differences between them. They will be able to identify the leading issuers, acquirers and processors.

Methodology

In-depth research was conducted throughout 2011 by direct contact with card issuers, acquirers and network organisations across Europe. This primary research comprised a detailed survey backed up by a programme of executive interviews and desk research.

The information in Payment Cards Central and Eastern Europe 2012 is not available from any other source.

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Global ATM Market and Forecasts

Deposit Automation

Teller Assist Units

Payment Cards Western Europe/CEE

Global Cards Data and Forecasts

Commercial Cards

Merchant Acquiring in Europe

Interchange Fees

EMV Chip Applications

Future of Cash and Payments

Branch Banking

ATMs in China

Payment Cards in China

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Assessing international market opportunities

Evaluating business cases for new products and services

Forecasting demand for products and services

Case study research and regulatory analysis

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Banking Automation Bulletin

Our research newsletter, Banking Automation Bulletin, is published 12 times per year. It presents objective analysis and insight by experienced consultants on developments in banking and payment automation worldwide.

Every issue carries exclusive extracts from RBR primary research and features a detailed country profile. If you would like to subscribe to the Bulletin, or discuss advertising opportunities, please contact us.

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In addition, RBR jointly organises the ATM industry's largest independent conferences in Europe, the Middle East and China.

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