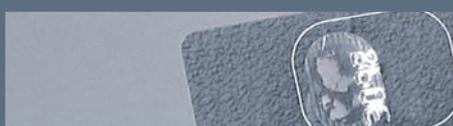
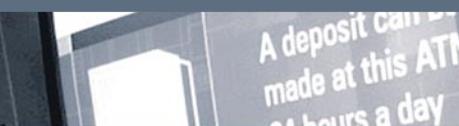


Banking Automation **BULLETIN**



UnionPay accounts for 37% of global payment card spend

Staff and supplier buy-in key to purchasing card programmes

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Brexit options and the impact on payment institutions

Redenomination in Belarus – no longer a country of ‘millionaires’

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UnionPay and RuPay lead resurgence in domestic card schemes

RBR has been conducting research on the payment cards sector for over 25 years. For much of this period, it has been reporting declines in domestic card schemes and the rise of a small number of global behemoths.

The phenomenal growth of China's UnionPay has been well documented, and RBR's research shows that in 2010, UnionPay became the largest global card scheme in terms of number of cards in issue. The publication of RBR's latest global payment cards research (see page 2) highlights a further milestone; in 2015 it overtook Visa to become the largest scheme in terms of the amount spent on its cards – a remarkable 37% of the \$22 trillion in global payment card expenditure. Visa with 32% and MasterCard with 20% will have taken note.

Despite impressive efforts to expand its overseas acceptance network, UnionPay nevertheless remains primarily a domestic scheme in terms of issuing. It is not the only domestic scheme to be reporting impressive growth, as the new research notes that India's RuPay grew from 90 million to 240 million cards in 2015 and has gained a 35% share of the Indian market in just four years. Similarly, Brazil's Elo has rapidly built up a base of 60 million cards, and with the launch of Mir in Russia and TROY in Turkey, there are a growing number of examples of a new wave of schemes emerging with the belief that there are benefits to going it alone. This creates an interesting dynamic where existing schemes in a number of smaller countries continue to decline while in other new schemes are launched and are expanding strongly.

In addition to the resurgence of domestic schemes in a number of countries, the new research paints a healthy picture of the payment cards sector more broadly. The number of cards worldwide grew 8% to 13 billion. This is significantly lower than the 15% growth in the number of payments, suggesting that while the number of cardholders is maturing, people are using their cards for more and more transactions. Various technology developments such as contactless cards and the newly emerging 'wearables' segment will only enhance this trend.

Dominic Hirsch, Editor

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