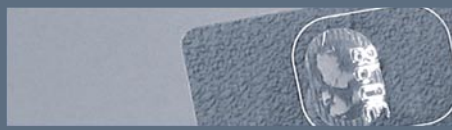


# Banking Automation **BULLETIN**

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**New regulations encourage merchant acceptance**

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NFC contactless payments  
– in praise of simplicity

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Blockchain – the missing payments link?

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Size, diversity and dynamism driving growth in Asia-Pacific

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Managing mobile fraud  
– the challenges of m-commerce

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**Country profile:  
Thailand**

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## Banking Automation

## BULLETIN



## European card acceptance market far from saturated

Europe is often described as a mature payments region. I thought it would be interesting, therefore, to examine what this means from a payment card acceptance perspective. Is the region saturated in terms of EFTPOS terminals, and is this uniform across the region? A dip into RBR's new *Payment Cards Issuing and Acquiring Europe 2016* study (see page 2) is helpful for providing some answers.

Overall, the number of EFTPOS terminals in Europe has increased by an average of 6% per year over the past four years – this is a healthy growth rate, but as always, it masks variations within the region; the number of terminals in CEE has grown at an impressive 18% per year, compared to a more sedate 4% in western Europe.

This variation between sub-regions is consistent with the widely differing penetration. With 30,000 per million adults, the EFTPOS terminal density in western Europe is three times higher than in CEE. The variation within the regions is even higher; with terminal density in Finland over four times that in Germany, and the density in Croatia more than eight times that in Kazakhstan.

A closer look at individual countries highlights that growth is coming from different areas. For countries with lower densities, such as Austria, Belgium, Germany and the Netherlands in western Europe and many of the countries in CEE, there are still large merchant segments where cash predominates. Although consumer expectations are gradually forcing this to change, it will continue to take time.

Perhaps more exciting is how the countries with higher densities are evolving. Much of the growth is coming from smaller merchants, which, for a variety of reasons including cost, have historically been reluctant to accept cards. With lower merchant service charges for contactless payments and European regulation forcing down interchange fees (and merchant services charges) more generally, the business case for accepting card payments is turning positive for an increasing number of merchants. Furthermore, with mPOS finally starting to make an impact, even smaller merchants and sole traders are being tempted to embrace payment cards.

So is the market for EFTPOS terminals saturated? The simple answer is no – the evidence suggests that across the region, payment card acceptance will continue to expand for some time to come.

Dominic Hirsch, Editor

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