

Payment Cards
Issuing and Acquiring
Europe **2018**



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Payment Cards Issuing and Acquiring Europe 2018

The authoritative source of reliable, detailed, country-by-country information on card issuing, acquiring and processing in Europe

Country markets are covered down to the level of the individual card issuer and merchant acquirer. Statistical data include card numbers, number and value of payments by type of card and scheme, merchant outlets and numbers of EFTPOS terminals.

Commentaries clearly explain the dynamics of each national market and the key domestic issues. The report comprises **1800** pages and **1500** tables and charts answering key questions such as:

- How is the market growing?
- Who are the largest issuers and schemes?
- Which card types are most popular?
- What is the role of co-branded and affinity cards?
- What usage levels do cards achieve?
- How do card fees and product features vary?
- What does the contactless sector look like?
- How is issuer processing conducted?
- Who carries out merchant acquiring?
- How is merchant processing organised?
- What is the level of MSCs and interchange fees?
- How many EFTPOS terminals have been installed?
- What is the status of e-commerce and mPOS acquiring?
- What is the level of card fraud?

Outline of the report

The report comprises two volumes – Volume 1 covers western Europe and Volume 2 covers CEE. Each includes a detailed overview of the region, a section analysing the international card schemes and a series of separate country reports.

Overviews

The extensive overviews compare the state of development in each country across the region. Graphs and tables analyse key metrics in areas including major issuers, cardholding, usage, transaction values and merchant acquiring.

International Card Schemes

The detailed card schemes sections quantify and compare the different international card schemes from both a card issuing and acquiring perspective.

Country Reports

Volume 1: Austria • Belgium • Denmark • Finland • France • Germany • Greece • Ireland • Italy • Netherlands • Norway • Portugal • Spain • Sweden • Switzerland • Turkey • UK

Volume 2: Bulgaria • Croatia • Czechia • Estonia • Hungary • Kazakhstan • Latvia • Lithuania • Poland • Romania • Russia • Slovakia • Slovenia • Ukraine

Each country report is structured into seven sections:

1 Market overview

- Cashless payments
- Banking structure

2 Card products

- Prepaid cards
- Debit cards
- Charge cards
- Credit cards
- Card pricing and product features

3 Card schemes and issuers

- Cards by type of scheme
- Cards by scheme
- Contactless cards
- Co-branded and affinity cards
- Major issuers

4 Card usage

- Number and value of card payments
- e-commerce
- Contactless card and mobile wallet usage

5 Issuer processing and card fraud

6 Merchant acquiring

- Contractual arrangements
- Provision of terminals and services
- Merchant processing
- MSCs and interchange fees
- Merchant outlets
- EFTPOS terminals
- Acquired card payments
- Acquiring of e-commerce card payments
- Security

7 Detailed issuer and acquirer 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. It is widely used by industry stakeholders including:

- Card issuers and co-branding partners
- International card schemes
- Merchant acquirers and processors
- EFTPOS terminal manufacturers
- Regulatory bodies and central organisations
- Consulting and other professional services firms
- Other suppliers to the card industry

Methodology

In-depth research was conducted throughout 2017 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.

Market database
Analyse report data in a dedicated spreadsheet



A market database allows users easy access to the research data to carry out bespoke analysis for specific requirements (provided with multi-user licence only)

Licence types:

	Printed only	Electronic and printed	
		Standard	Multi-user
Typical client	Small	National	Multi-national
Direct and indirect users	1	1-5	6+
Printed copies	1	2	2
Electronic copy (pdf)	No	Yes	Yes
Intranet use	No	No	Yes
Market database spreadsheet	No	No	Yes

The information in this report is not available from any other source

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ATM Software

Branch Banking/Digital Branches

Commercial and Premium Cards

Credit Card Profitability

Deposit Automation and Recycling

EMV Chip Applications

Global ATM Market and Forecasts

Global Payment Cards Data and Forecasts

In-Store Banking/SME Banking

Mobile Banking/Omni-channel Banking

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Premium and Fuel Cards

Teller Automation and Branch Transformation

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Conducting strategic reviews and due diligence

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.

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Payment card: Please debit the following payment card

Amex Diners Club Discover Mastercard Visa

Card number Expires /

Bank transfer:

Please invoice me

Cardholder name

Cardholder signature

YOUR DETAILS

First name Surname

Title (Mr, Ms, Dr) Position/Department

Company

Address

Telephone Fax

Email VAT (TVA) number

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