

Banking Automation **BULLETIN**



Banks reduce their footprint as branches get smarter

Can the global cards market keep growing at its current rate?

UnionPay retains largest share of global card expenditure

Information sharing still seen as key to crime prevention

Cash and ATM usage continue to decline in the UK

Country profile: Singapore

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Can the global cards market keep growing at its current rate?

If you hear that \$31 trillion was spent on purchases globally in 2018 that sounds impressive. Exactly how impressive is hard to gauge – with an adult population of 4.6 billion, the world is a big place after all.

What is unambiguously impressive, however, is that the amount spent on payment cards grew 22% last year, having increased by 13% the year before. In other words, the already large global payment cards market is not just growing fast, but growth is accelerating.

The results from RBR's latest *Global Payment Cards Data and Forecasts* study allow forensic analysis of a market which seemingly has multiple drivers simultaneously pushing it to ever greater heights – economic growth, increased banked population, penetration into new segments, changing customer behaviour, to name just a few.

The role of contactless in particular cannot be underestimated. The number of contactless payments continues to grow at over 70% year-on-year and is now used for 15% of transactions worldwide. There are currently four countries, Czechia, Hungary, Poland and Slovakia, where more than half, and a further 12 where more than a third, of transactions are contactless.

For all of the positive factors driving expansion of the global cards market, there are also headwinds – alternative electronic payment methods such as QR-codes and digital currencies such as Libra present current and future threats, for example – but with much of the innovation in payments ultimately utilising existing payment cards infrastructure, this is a market that still has some way to run. It will not be able to sustain 20 plus percent annual growth forever, but RBR is still forecasting total card payments worldwide to more than double to \$64 trillion by 2024.

With the publication of RBR's new research, it would be remiss not to mention one of the most keenly anticipated findings, namely the market shares of the international payment card schemes – this is analysed further on page 12. The results are not as dramatic as the overall figures, but continued growth in China means that UnionPay has increased its share of card spending to 42%, ahead of Visa with 29% and Mastercard with 19%. Mastercard will be relatively pleased with the results, as once Chinese data is excluded, it has gained share slightly on its arch-rival.

Dominic Hirsch, Editor

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