

Payment Cards Issuing and Acquiring Europe **2020**

- analysis of payment cards issuing and acquiring in 25 countries
- covers prepaid, debit and credit cards, including co-branded and affinity
- examines processing and fees and provides terminals and outlets data
- includes detailed issuer and acquirer information
- used for strategic planning across the industry

Payment Cards Issuing and Acquiring Europe 2020

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

Detailed analysis of Europe's 25 largest cards markets



Austria Finland Ireland Poland Sweden
 Belgium France Israel Portugal Switzerland
 Croatia Germany Italy Romania Turkey
 Czechia Greece Netherlands Russia UK
 Denmark Hungary Norway Spain Ukraine

Accurate issuer and acquirer level data

Countries are covered down to the level of the individual card issuer and merchant acquirer.

Statistical data include card numbers, volume and number of payments by type of card and scheme, merchant outlets and number of EFTPOS terminals.

Commentaries clearly explain the dynamics of each market.

The report comprises **1,350** pages and **1,200** tables and charts answering key questions such as:

- 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?
- 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?

Widely used by leading industry stakeholders

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 leading industry stakeholders including:

- card issuers and co-branding partners
- consulting and other professional services firms
- EFTPOS terminal manufacturers
- financial analysts and investors
- international card schemes
- merchant acquirers and processors
- regulatory bodies and central organisations
- other suppliers to the card industry

Outline of the report

Overview

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

International card schemes

The detailed card schemes section quantifies and compares the different international card schemes from both a card issuing and acquiring perspective.

Country reports

Individual country reports provide an in-depth examination of payment card issuing, acquiring and processing with detailed information down to the individual card issuer and merchant acquirer.

Each country report is structured into seven sections:

Market overview

Cards by type

- prepaid cards
- debit cards
- credit cards
- co-branded and affinity cards
- card pricing and product features

Card schemes and issuers

- cards by type of scheme
- cards by scheme
- contactless cards
- card-funded mobile payments
- major issuers

Card usage

- volume and number of card payments
- e-commerce
- contactless card and mobile wallet usage
- cashless payments

Issuer processing and card fraud

Merchant acquiring

- contractual arrangements
- provision of terminals and services
- merchant processing, authorisation, clearing and settlement
- MSCs and interchange fees
- merchant outlets
- EFTPOS terminals
- acquired card payments
- acquiring of e-commerce card payments
- security

Detailed issuer and acquirer tables

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

Features



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

The information in this report is based on extensive primary research and is not available from any other source

In-depth research was conducted throughout 2019 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.

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		Standard (1-5 users)	Multi-user (6+ users)
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Full report including all sections			
OVERVIEW AND CARD SCHEMES	<input type="checkbox"/> £6500	<input type="checkbox"/> £10400	<input type="checkbox"/> £17600
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