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Payment Cards in Europe 2004

“Outstanding professional experience in the area of banking and payment systems”

The European Commission



RETAIL BANKING RESEARCH

Payment Cards in Europe 2004

The authoritative source of reliable, detailed, country by country quantitative and qualitative information on card issuing, merchant acquiring and card processing in Western Europe

This report covers the card market in 17 countries with detail down to the level of the individual card scheme. Statistical data include card numbers, transaction volumes and values by type of card and issuer, merchant outlets and numbers of point of sale terminals.

Time series data illustrate the path and rate of evolution. Commentaries enable the reader to understand the dynamics of each national market and the key domestic issues.

The report comprises **900** pages and over **600** tables and charts answering key questions such as:

- Who are the leading players?
- What types of cards do they issue?
- How successful have different card types been, and why?
- What are the levels of authorisation and terminalisation?
- How are customers identified at the point of sale?
- How is transaction processing organised?
- Who carries out merchant acquiring?
- What is the position of private label cards?
- What are the latest developments in electronic purses?
- What is the current status of EMV implementation?

Outline of the report

International Overview

An extensive overview contrasts the state of development of each country. Graphs and tables show key aspects of markets, including levels of cardholding, frequency of usage, and transaction values. Transaction processing and merchant acquisition infrastructure are also analysed as is the status of EMV implementation and e-purse deployment.

International Card Organisations

Quantifies and compares the different schemes in terms of cards, merchants, and ATMs and provides information on technical innovation, e-commerce protocols and EMV.

National analyses

The following countries are covered in the report:

- Austria • Belgium • Denmark • Finland • France • Germany
- Greece • Ireland • Italy • Netherlands • Norway • Portugal
- Spain • Sweden • Switzerland • Turkey • United Kingdom

Each national chapter is structured into six separate sections:

1 Context

- Payments overview • Banking structure

2 Role and development of card types

- Debit cards • Charge cards • Credit cards
- Cheque Guarantee cards • Electronic Purses

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.

Card issuers and co-branding partners will gain a detailed and objective analysis of their own and foreign markets, enabling them to refine product and market planning. Best practice in other countries can be monitored and cross-border opportunities and Europe-wide strategies can be developed.

International card organisations will find a comprehensive analysis of the European market on a comparable, country-by-country basis, analysed by the type of card product.

Merchant acquirers and processors will benefit from the descriptions of national processing practices and organisational structures, key players, technologies and pricing.

Suppliers to the card industry will obtain the detail and dynamics of each market and the important differences between them. They will be able to identify the leading issuers, acquirers and processors.

About RBR

Retail Banking Research Ltd (RBR) is a leading consultancy providing independent information, analysis and strategic advice. We carry out evaluations of markets, products and services in retail banking and payment systems.

Our work includes assessing the business implications of new technologies and forecasting new developments and future demand. While focusing on western and eastern Europe, our capability is worldwide.

The company has more than a decade of experience in its specialist fields and is able to draw on an extensive, international network of contacts and experts.

RBR supports its clients with information, analysis and advice that allows them to make better, more informed decisions.

RBR services

RBR offers three types of service:

Published reports

Detailed, industry-leading, market research and strategic analysis reports on banking automation and payment systems.

- see back page for a list of our current reports.

Confidential consultancy

Bespoke information gathering and strategic analysis, tailored to the client's specific requirements.

Confidential consultancy projects that RBR has carried out include:

- assessment of market opportunities, nationally and internationally (e.g. for branch equipment, third-party processing)
- forecasting of demand for new and existing products and services (e.g. cash dispensers, cheque printing equipment)
- surveys of products and services worldwide (e.g. availability and quality of ATM services)
- analysis of the impact of new technologies on retail banking (e.g. chip cards, telephone banking, PCs and computer networks)
- evaluation of business cases for new products (e.g. prepayment cards, self-service devices)

BABE Banking Automation Newsletter

Our subscription newsletter, Banking Automation Bulletin for Europe (BABE) is published 10 times per year.

BABE presents objective analysis and insight by experienced consultants on developments in banking and payment automation worldwide.

Methodology

In-depth research was conducted between January and June 2003 by direct contact with card issuers and network organisations across Europe. This primary research comprised a comprehensive survey backed up by a programme of executive interviews and desk research.

The information in Payment Cards in Europe 2004 is not available from any other source.



