

Payments Map Country Deep-Dive



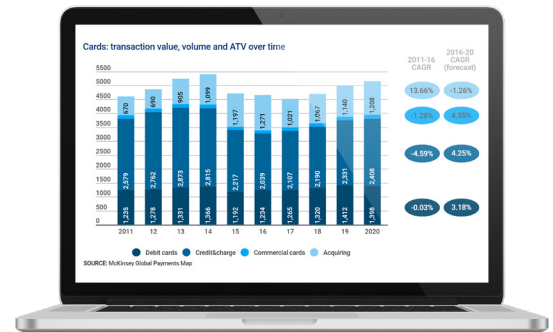
Why you need it

To define a payments market strategy for a specific region, banks need a clear view of a country's payments landscape, the trends in the space, and profitability forecasts for specific product lines.

Country Deep-Dive provides a detailed view of a country's payments markets — from high-level market trends to granular product details and revenue drivers — to understand the domestic revenue opportunities, product dynamics, and underlying drivers within a specified country.

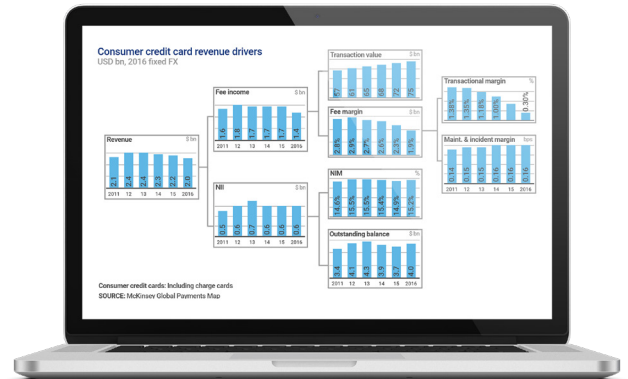
Key features

- Provides a full product breakdown of **cards** (debit, credit, charge, and pre-paid), and **non-cards** (cash, check, ACH and RTGS credit transfer, direct debit, overdraft, and terminal income)
- Reports on **all revenue drivers** for cards and non-cards products, including:
 - Transaction value and volume
 - Annual fees, interchange fees, net MSC fees and incident fees
 - Interest for current accounts, credit cards, and overdraft lines with an ability to calculate NII and NIM
- Includes **infrastructure KPIs** (e.g., number of cards, accounts, ATMs, and terminals)
- Highlights penetration metrics (e.g., Revenue/GDP, and any infrastructure numbers/capita)



Use cases

- Sizing any payments opportunity related products
- Understanding drivers of profitability across specific product lines within a single country
- Compiling domestic revenue and infrastructure penetration trends
- Calculating and analyzing yearly changes in transaction values, ATV, fees (such as transactional, annual, incident) and net interest income



Payments Map Country Deep-Dive by the numbers

45 countries 240+ product experts 10 years of data 200+ data sources

To learn more, contact us at paymentsmap@mckinsey.com