

# Payments Map Transaction Banking



## Why you need it

Transaction banking teams defining their strategy need a precise view on B2B liquidity and transactional revenue trends. However, without a trustworthy source of information, teams aren't able to approach market analyses with the confidence and data to back up their decisions.

Payments Map's **Transaction Banking offering** helps strategy teams build their core outlook by providing reliable historical data and expert-modeled forecasts for the global payments landscape.

By integrating data from the industry's top sources, Payments Map determines the absolute market size of domestic and cross-border B2B transactional and liquidity revenues on a country-by-country basis.

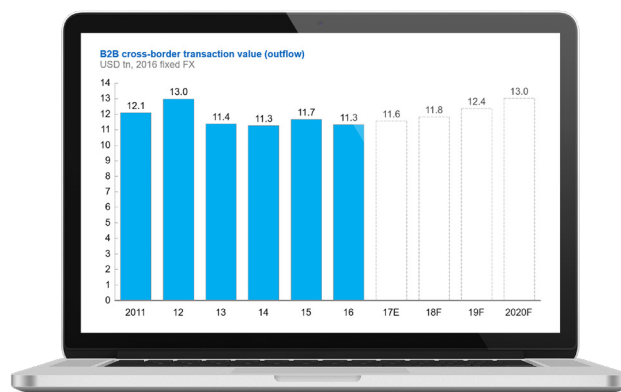
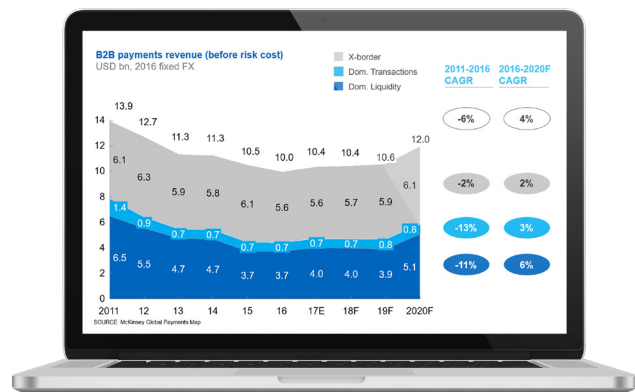
## Key features

- We incorporate all major income drivers in our yearly payments product modelling:
  - **B2B domestic transactions** (e.g., transaction value, transaction volume, and transactional fees for ACH and RTGS)
  - **Commercial cards transactions** (e.g. number of cards, transaction value, interchange fee, Net MSC fee, annual card fee, incident fees, and float)
  - **B2B cross-border payments** (e.g., transaction value, transactional fees, and FX fees)
- The Transaction Banking package provides
  - Product breakdowns for **fees revenues** (e.g., commercial cards, direct debit, ACH credit transfer, RTGS credit transfer, current account, and overdraft lines) and **liquidity incomes** (e.g., current account, overdraft lines, and commercial credit cards)
  - High-level penetration metrics (e.g., B2B domestic revenues / GDP, B2B cross-border revenues / GDP)



# Use cases

- Product teams preparing yearly planning and longer-term aspiration setting of different product lines based on readily available market data
- Card teams using margin gap analysis versus market average to identify main areas of improvement
- Strategy teams preparing for executive committee meetings to explain key historical and future market mixes with just a few clicks
- Strategy teams conducting sensitivity analyses of the market in response to regulatory or technological changes



## Payments Map Transaction Banking by the numbers

45

countries

40+

product experts

15

years of data

200+

data sources

To learn more, contact us at [paymentsmap@mckinsey.com](mailto:paymentsmap@mckinsey.com)