

What drives payments

\$228 BILLION
prepaid card volume

The **United States** is the largest payments market in the world, with more than \$300 billion in industry revenues.

2.2 cards per credit card
10% decline in check transactions
\$37 average debit transaction

10% increase in debit transactions
10% increase in prepaid transactions

\$77 average credit transaction

\$1.6 TRILLION IN B2C CASH VOLUME
1.68 DDA per household

314 MILLION POPULATION

\$5.5 TRILLION in C2B POS volume
116 MILLION (86%) of banks

160 MILLION credit card holders

61% smartphone penetration

\$243 BILLION ONLINE RETAIL SALES
households have a DDA

390,000 ATMs

6,200 banks

245 MILLION INTERNET USERS
\$15.6 TRILLION GDP

Ork #1 soc media
7th largest ecommerce market
\$13 BIL online r
19 MILLION SMART PHONES
460 MILLION bank cards
87% live in cities
191 MILLION cre
266 MIL de c

China has 242 million online shoppers – twice as many as Japan
64% of households have DDA
570 MILLION Internet users, 2012
414 MILLION CREDIT CARDS ISSUED
71% of web users access via PC
75% of web users access via mobile
150% smartphone user growth YoY (2011-2012)
31% household savings rate
\$71 BILLION Tencent market cap
\$30 BILLION Baidu market cap
7.5% estimated GDP growth (2012-13)
\$9,300 GDP / CAPITA
51 MILLION checks written
\$370 MILLION INVESTED VC
\$6.5 TRILLION in C2B payments
68% in cash
\$210 BILLION in online sales, 2nd largest globally
330 MILLION smartphone users

China is second-largest payments market in the world, and the biggest driver of future industry revenue growth.

\$267 BILLION annual revenue, world's 2nd biggest payments market
370,000 ATMs, 2012
8.3 TRILLION GDP, 2012
About the same number as in the USA
2.2 BILLION CUP DEBIT CARDS ISSUED

800 MILLION Tencent QQ users

Russia is a top 10 payments market, with strong growth and a growing online population.

12% consumer spend is with bank cards

Debit card spend 10x greater than credit card spend

Online spend \$11 BILLION, growing at 22% annually

22% online annual spend growth

140 MILLION population

144 MILLION bank cards issued
95% of all transactions are cash
Card issuance growing at 30% per year

236 MILLION cell phones

25% smart phone penetration

25% population has mobile internet

75% live in cities

Cash used for 68% of consumer spending

Sberbank is largest bank card issuer
GDP/capita = \$18,000

43% of population uses internet

37% have debit card
8th largest ecommerce market

48% have bank account
Qiwi's IPO raised 212 MILLION
9% have credit card

\$50 billion in payment industry revenues, 6th largest globally

61 MILLION internet users, most in Europe

8% of ecommerce purchases done by mobile

85% of transactions are in cash

Online spend growing annually

28% Credit cards are 58% of bank card spend volume

29% have credit cards
Retail payments = 67% of industry revenue

Itau = 12th largest card issuers globally
55% have bank account

27% spend on bank cards

41% use mobile to access internet

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41 MILLION mobile broadband subscribers
Cielo 7th largest merchant acquirer globally

\$230 billion payment industry revenues, 3rd largest globally

200 MILLION people

Bank card spending growing at 14% annually

\$3,900 GDP per capita

8% online penetration

74% cash usage highest in Asia

890 MILLION cell phones
1.2 BILLION people

295 MILLION CREDIT & DEBIT CARDS ISSUED

8% of consumers have debit cards

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2% of consumers have credit cards

165 MILLION internet users, 3rd largest globally

55% of internet users are mobile-only

2% of consumers have credit cards

\$1 BILLION USD ONLINE SPEND, growing at 31% annually

38% per year growth in BANK CARD SPEND

35% of adults have bank account

2ND biggest in payments revenue growth in Asia

77% of population in rural areas

88% mobile phone penetration

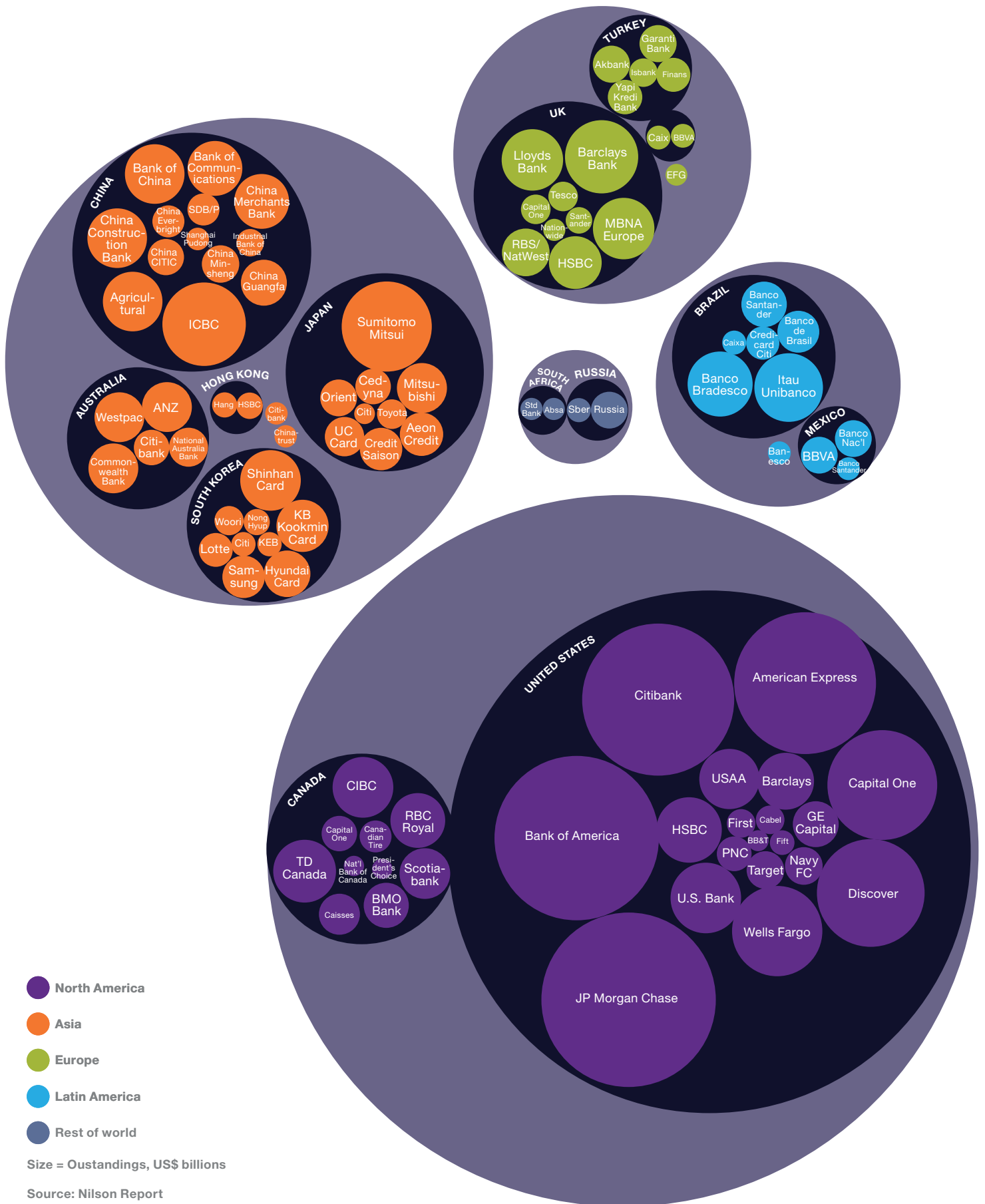
\$70 BILLION in payment industry

2% smartphone penetration is lowest among BRICs

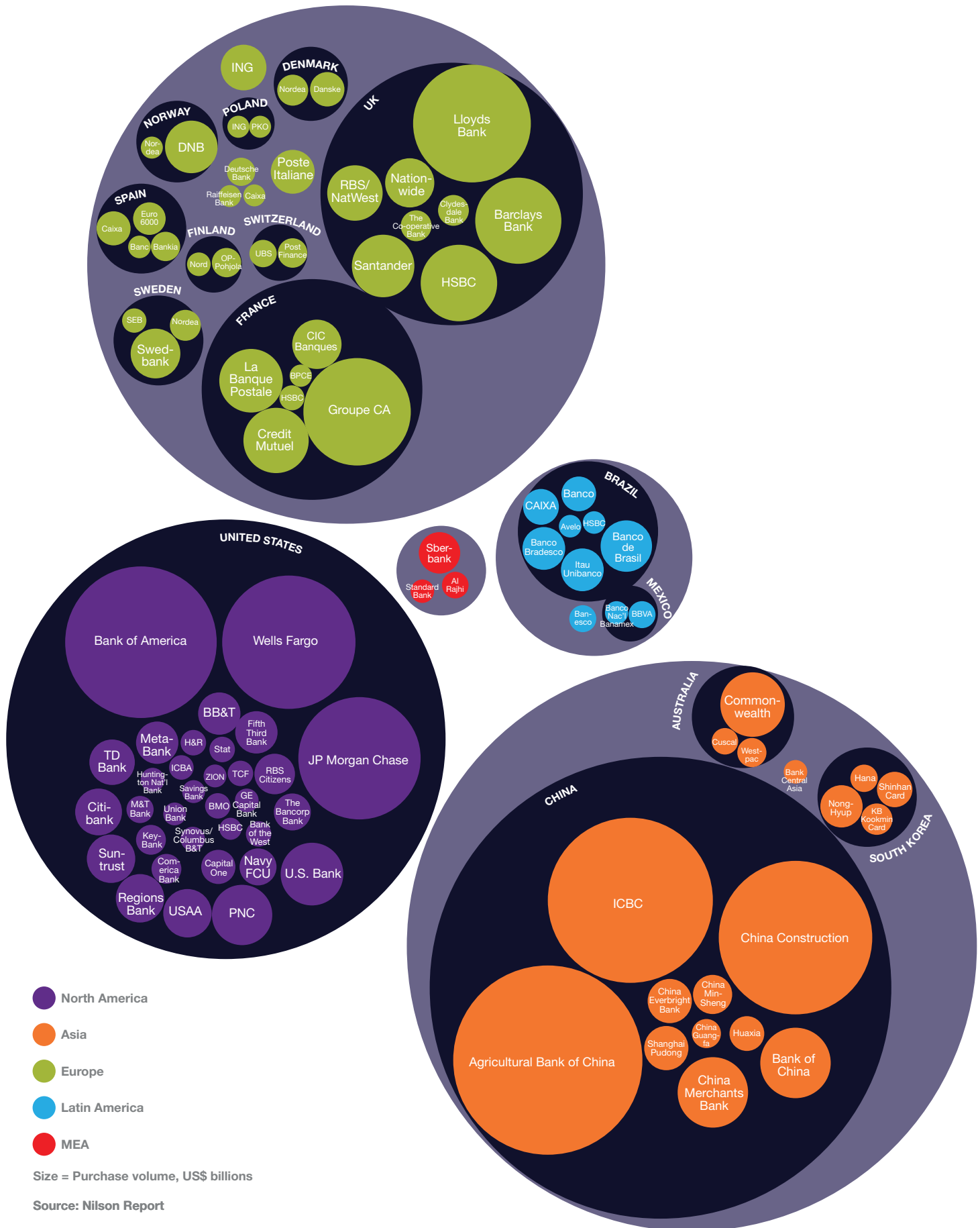
Brazil is the third-largest payments market in the world, and the largest in Latin America.

India is expected to be among the top five payments market by 2016 and is the second-largest driver of growth in Asia.

The top 100 credit card issuers



The top 100 debit card issuers



The Global Wallet: How we pay for things

