



ONE WAY

MADE IN CHINA PROPERTY CITY BY LOS ANGELES

JUNE 2014: CREATION OF REPRESENTATIVE BODY FOR DOMESTIC CARD SCHEMES



Decision to bring together in a Non Profit Association

- "domestic card schemes": card schemes whose brand is currently used only within the European Economic Area (EEA)
- organisations which manage essential functions such as type approval only within the European Economic Area (EEA)

GOAL : to represent its Members' interests by monitoring, evaluating and reacting to initiatives concerning

- EU regulation impacting the use / users of payment cards or similar payment instruments,
- measures intended to promote the creation of a single European market for card payments
- security and standardization concerning cards and similar payment instruments



Members as of January 2017



Established operations and widely accepted services for the EU citizen & businesses



Key figures 2017



- 1.6 billion transactions p.a.
- 155 000 terminals
- transaction value : 52.1 billion € (505 billion Norwegian kroner)



- 6.5 billion transactions p.a.
- 700 000 POS terminals
- transaction value: 220 billion €



- 1.3 billion transactions p.a.
- 145 000 POS terminals / 2 400 ATMs
- transaction value: 380 billion DKK



- 3.84 billion debit transactions p.a.
- 361 000 POS terminals / 7 865 ATMs
- POS transaction value : 100.6 billion €



- 1.45 billion transactions p.a.
- 180 000 terminals / 9 000 ATMs
- transaction value : 66 billion €



- 3.10 billion transactions p.a.
- 69 500 ATMs
- cash withdrawals : £ 129 743 m



- 18.25 billion POS transactions p.a.
- transaction value : £ 937 billion
- represents 77 % of all UK retail spending



- > 13 billion transactions p.a.
- 1.6 million merchant contracts / 55 814 ATMs
- transaction value : 625.6 billion €
- represents 40 % French household expenditure



- 2.4 billion transactions p.a.
- 1 893 000 POS terminals / 51 100 ATMs
- transaction value = 237 billion €



- 0.25 billion transactions p.a.
- 87 200 POS terminals / 5 700 ATMs
- transaction value : 16 billion €



- 1 billion transactions p.a.
- 317 134 POS terminals / 11 823 ATMs
- transaction value 47.260 billion €



- 3.1 billion transactions p.a.
- 1 202 000 POS terminals / 32 200 ATMs
- transaction value : 182 billion €



- 0.87 billion transactions p.a.
- 535 163 POI / 8 159 ATMs
- transaction value : 49 7219 billion €



- 1.0 billion transactions p.a.
- 164.265 POS terminals / 8 758 ATMs
- transaction value : 55.77 billion €

STMP: Sistema de Tarjetas y Medios de Pago

Building on recognised track records from EU Member States to support SEPA for Cards



11 well established domestic card schemes & 3 card payment industry associations in the EU representing :

- 3/4 EU total card transactions (in number and in value)
- 1/3 EU Household Expenditure
- distinctive set of knowledge & people with unique experience in the card payments industry

(source ECB Blue Book , Eurostat, CB)

Blending proven expertise & experience of domestic card schemes ... to build the future of card payments in Europe



Motivation / Mission	Objectives	Actions
<p>Building SEPA for Cards:</p> <ul style="list-style-type: none">• provide an effective pan-European industry voice to help regulators and other stakeholders make policies that will make a difference• bring together industry expertise and experience to jointly evaluate and address initiatives and capture synergies to support SEPA for Cards• promote interoperability and open standards	<p>Meet the needs and expectations of European cardholders & businesses</p>	<ul style="list-style-type: none">• Promote a regulatory framework that ensures fair competition and innovation
	<p>Capture synergies in building SEPA for cards</p>	<ul style="list-style-type: none">• Translate successful and specific country experiences to a European level
	<p>Contribute to efforts on interoperability & common standards</p>	<ul style="list-style-type: none">• Support common/shared participation in European and International initiatives• Cultivate interoperability among card schemes within the framework of regulatory and market trends
	<p>Bring a common and shared perspective to the SEPA debate</p>	<ul style="list-style-type: none">• Facilitate contributions / discussions from and between individual schemes• Build a platform to analyse and implement possible future common initiatives (associative or non-associative)



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