

Debit Cards: Market Research Report

https://marketpublishers.com/r/D273A260FABEN.html

Date: October 2010

Pages: 516

Price: US\$ 4,950.00 (Single User License)

ID: D273A260FABEN

Abstracts

This report analyzes the worldwide markets for number of Debit Cards in Use (Million Units).

The report provides separate comprehensive analytics for the US, Canada, Japan, Europe, Asia-Pacific, Latin America, and Rest of World.

Annual estimates and forecasts are provided for the period 2009 through 2015.

A six-year historic analysis is also provided for these markets.

The report profiles 171 companies including many key and niche players.

Major debit card issuers profiled in the report include Bank of America Corporation, Barclays Bank Plc, China Merchants Bank Co., Ltd, Citigroup, Inc., Citibank Inc., Crédit Agricole S.A, Deutsche Bank AG, HSBC Bank plc, ICICI Bank Itd., ING Group N.V., JCB Co., Ltd., JPMorgan Chase & Co., Laser Card Services Ltd., Lloyds Banking Group PLC, The Royal Bank of Scotland Group Plc, S2 Card Services Ltd., State Bank of India, Wells Fargo & Company, and Wachovia Corporation.

EFT Networks/Card Processing Companies also discussed in the report include Atos Worldline SA, First Data Corporation, STAR® Networks, Inc., Fidelity National Information Services, Inc., MasterCard Incorporated, NYCE Payments Network, LLC, PULSE EFT Association, Inc., SIA-SSB S.p.A., Visa, Inc., and Visa U.S.A., Inc.

Market data and analytics are derived from primary and secondary research.

Company profiles are mostly extracted from URL research and reported select online sources.



Contents

1. INTRODUCTION, METHODOLOGY & PRODUCT DEFINITIONS

Study Reliability and Reporting Limitations

Disclaimers

Data Interpretation & Reporting Level

Quantitative Techniques & Analytics

Product Definitions and Scope of Study

Debit Card

Prepaid Debit Cards

Online or PIN Debit Cards

Offline or Signature Debit Cards

2. INDUSTRY OVERVIEW

Payment Cards Industry - An Overview
Impact of Recession of Payment Cards Market
Technological Innovations Drive Card Transactions
Cards Replace Cash and Paper Transactions
Debit Cards - A Convenient Cash-Less Payment System
Growth Drivers
Market Restraints
Current and Future Analysis

3. MARKET DYNAMICS

Small Value Transactions to Drive Growth in Debit Cards Arena

Debit Card – A Tool for Controlling Expenditure

Asia-Pacific Drives Global Debit Card Use

Growing Use of Cards for Payment of Recurring Bills

Card Companies Focus on Select Consumer Segments

Card Associations Intensify Campaign for Prepaid Cards

Fraud Facilitates Development of New Technologies

Debit Card Use Rises During Holiday Season

Technology to Overcome Inadequacies in Infrastructure

Non-Banking Agencies to Counter the Dominance of Associations...

Debit Cards for New Mobile Payment System



4. MAJOR ISSUES INFLUENCING DEBIT CARDS MARKET

Interchange Fee – A Contentious issue

Visa and MasterCard Face Legal Implications

Security – A Key Concern for Issuing Banks

SEPA Set to Restructure Debit Cards Payment System in EU

Absence of Debit Interchange Programs Affects European Income Levels

Alternative Online Payment Modes – A Threat to Debit Cards...

Merchant Resistance Obstructs Debit Card Adoption

Rising Fraud in PIN Debit Transactions Worries Consumers

Expensive Overdraft Fees Raises Concern

5. PRODUCT OVERVIEW

Debit Cards - A Conceptual Definition

Debit Cards in Force Across the World

Debit Card - A Commodity Product

Debit Card Penetration & Activation

Authorization Hold - Saving Retailers from Risk

Electronic Funds Transfer Point of Sale (EFTPOS)

Transaction Processing in Debit Cards

Process Flow for Online Debit Transactions

Process Flow in Signature Debit Transactions

Electronic Funds Transfer Networks (EFT) Networks

Visa & MasterCard – Principal Global Debit Brands

Reward Programs Gain Popularity

Prepaid Bank Debit Cards

Prepaid or Stored Value Card

Common Applications of Prepaid Debit Cards

Transfer of Funds

Retail Debit Cards

Payroll Debit Cards

Health Debit Cards

Prepaid Cards - Challenges & Opportunities

Advantages of Debit Cards

Disadvantages of Debit Cards

6. TYPES OF DEBIT CARDS



Online or PIN Debit Cards
Offline or Signature Debit Cards
PIN Vs Signature Debit Transaction Fee
"Credit" and "Debit" Purchases
PIN Faces Competition from Contactless and Signature-Less Debit Transactions
Debit Cards for Telephone, Mail and Internet Transactions
Debit Cards As Stored Value Cards

7. CREDIT CARD VS DEBIT CARD

Comparative Review of Debit and Credit Card Functions Processing Fee for Debit and Credit Cards Interchange Fee

8. DEBIT CARD FRAUD

Fraud - An Inevitable Consequence of Rapid Growth
Dealing with Advancing Card Fraud Tactics
Major Tools Employed by Card Issuers for Fighting Debit Card Fraud
Basic Fraud Prevention Tools for Debit Cards
Additional Fraud Prevention Technologies/Tools
Rising Card Fraud Losses – A Major Concern for Card Issuers
Consumer Apathy Hampers Implementation of Card Fraud Measures
Financial & Infrastructure Constraints Plague Card Fraud Control Implementation
Debit Card Fraud Losses
Card Fraud Losses in North America
Card Fraud Losses in Europe

Table 1. Global Debit Card Fraud Losses (2008): Percentage Breakdown of Fraud Loss Value by Region/Country for North America, Latin America, Europe, Middle East & Africa, and Asia-Pacific (includes corresponding Graph/Chart)

9. RECENT INDUSTRY ACTIVITY

CPI Card Group Acquires Certain Assets of Premier Card Solutions STAR® Network and SunTrust Ink Exclusive Agreement SIB Inks Strategic Agreement with MasterCard Alaska Options® Inks Marketing Agreement with Total System Services



SBI Enters into Joint Venture with Visa and Elavon

DPT Enters into Partnership with PXT Payments

Veritec Signs Marketing Agreement with PreVay

Wells Fargo Merges with Wachovia

EBRD Purchases Interest in Millikart

RBS WorldPay to Process Debit Cards of National Payment Card

Veritec and Cities in Touch in Memorandum of Agreement

Veritec and Security First Bank Ink License and Maintenance Agreement

ICICI Bank and Visa Sign Agreement

Urban Trust Bank Signs Multi-Year Agreement with Visa

Tempo Forms Strategic Alliance with First Bank & Trust

10.CORPORATE ACTIVITY IN THE RECENT PAST – A PERSPECTIVE BUILDER

MasterCard Europe and Europay France to Merge

Visa and Yalamanchili Enter into Joint Venture

Intuit Takes Over Electronic Clearing House

NetSpend to Merge with Skylight Financial

RapidAdvance Purchases Merchant Cash Express

Neovia Financial Takes Over IDT Financial Services Holdings

M2 Global Takes Over iKobo

Pacific Financial Solutions Merges with EZ CARD & KIOSK

State Bank of India to Merge with State Bank of Saurashtra

Evolution Benefits to Buy Assets of Motivano's SmartFlex Business

3PEA INTERNATIONAL TAKES OVER WOW TECHNOLOGIES

Rechargeplus Global and eCommLink Enter into Alliance

Harris and NYCE Payments Renew Contract

eCommLink Enters into Partnership with Monitise Americas

Visa Signs Regional Agreements with HSBC

Oasis Online Technologies and SVC Sign Revenue Sharing Agreement

Club Vivanet and Expert Financial Systems Sign Processing Services Agreement

Evolutions Benefits to License Patented Technology to Humana

NetSpend Corporation Signs Agreement with QC Financial

IBC Bank Signs Agreement with Visa

First Data Inks Multi-Year Contract with Wells Fargo Bank

First Data and Unicard Sign Agreement

First Data and Cadooz Ink Agreement

Metavante Adds Integrated Health Savings Account Solutions

Marshall & Ilsey Bank Chooses NYCE Payments Network



FNDS3000 Signs Agreement with Australis Financial Services

National City and Visa Renew Brand Agreement

BB&T Renews Partnership Agreement with Visa

U.S. Bank and Visa Renew Partnership Agreement

JP Morgan Chase Purchases Washington Mutual's Banking Operations

Washington Mutual Signs Agreement with Cardtronics

Corporation Bank Teams Up with J.P. Morgan Chase

Société Générale, Royal Bank of Scotland, HDFC and United Overseas Bank Join Forces

JPMorgan Receives Task Order from U.S. Department of Commerce

Deutsche Bank to Extend Cash Management Product Array

NASA Selects JPMorgan Chase

U.S. DOT Chooses JPMorgan Chase for Travel Card Program

YES Bank to Collaborate with J.P. Morgan

Heartland Payment Systems Takes Over Chockstone

M2 Global Signs Agreement with FirstPay

Sentinel Financial Group Enters into Partnership with Evolution Benefits

China UnionPay Data Services Signs Agreement with Citi China

PaySpot Inks Agreement with Futura Card Services

Heartland Payment Systems Acquires Network Services Business of Alliance Data

Metavante Acquires Nomad Payments

Fortress Financial Takes Over Moneyworx

Hertford to Deliver CrewCard Debit Cards

Net Spend and Capital One in Strategic Partnership

InComm and nFinanSe in Distribution Agreement

Serverside and PayJr Develop Program to Issue Customized Visa Debit Cards

Capital One and NetSpend Team Up for Reloadable Prepaid Debit Card

Interac Certifies Gemalto for Supply of EMV Compliant Debit Cards

Citibank and East Asia Bank Seek Approval for Selling Debit Cards in China

German Sparda Chooses MasterCard's Maestro Debit Plan

CCSI and Bone Thugs-N-Harmony Enter into Agreement

3PEA FORAYS INTO PREPAID DEBIT CARDS ARENA

eCommLink Partners with First Bank & Trust

Five Banks to Introduce Visa V Pay Chip-and-PIN-only Debit Cards in Italy

Tempo Payments Inks Agreement With Fiserv EFT

No Borders Pens Pact with Corregidora Global Group to Distribute Debit Cards

First Data Renews Agreement with LaSalle Bank & Golden 1 Credit Union

Atos Origin Acquires Banksys

Card Express Enters into Agreement with Eight Pemco Technologies Customers



Alpine Bank Acquires Saylent Technologies Inc's Y-Debit Solution

GTREX Capital Partners with XpressDebit for its Debit Card Program

PayAllNow Selects Altair as a Preferred Debit Card Issuer for European Payroll Market

SHPS, First Data & UMB Bank Team Up to Offer Debit Card

Global Financial Exchange Sets Up New Company with MGT

Fifth Third Expands Service Offerings by Acquiring CMC

LIC Partners with UTI to Provide Annuity Debit Cards

Soooogood Financial Services Inks Agreement to Distribute Stored Value Debit Card

11. PRODUCT INTRODUCTIONS/INNOVATIONS

Ghana International Bank Unveils MasterCard Debit Card

UBL Ameen Introduces Visa Debit Card

PXT Introduces Smart Debit Card

SBI Unveils Platinum Debit Card

SoundBite Introduces Debit Card Overdraft Opt-In Solution

Barclays to Introduce Contactless Debit Cards

Hang Seng Bank Unveils RMB Debit Cards

nFinanSe Introduces Reloadable Prepaid Debit Card

Citibank and X5 Retail to Unveil Co-Branded Credit and Debit Card

nFinanSe to Launch Visa Prepaid Debit Card

Winn-Dixie and NetSpend Launches Prepaid Visa® Debit Card in New Orleans

Tempo Payments Launches Web-Based Platform

MasterCard Unveils Money Manager

CMFIL to Introduce Prepaid Debit Cards in India

Meezan Bank Unveils Visa Debit Card

RCBC Introduces MyWallet MRT Card

Federal Bank Unveils Visa Debit Cards in Kochi

BoM Introduces Mahabank Insta International Visa Debit Card

BMI Bank Launches Chip-Enabled Visa Debit Card

Alinma Bank Introduces Visa Infinite Debit Card

Springbok Services to Launch Prepaid Debit Payroll Cards

Veritec Launches Mobile Debit Card Security Tool

Grupo Financiero Banamex Launches Platinum MasterCard Debit Card

JPMorgan Chase Introduces Chase Identity Protection Service

Bank of East Asia Introduces China UnionPay Debit Card

KeyBank Introduces MasterCard World Debit Contactless Card

Discover Financial Services Launch Reloadable Prepaid Debit Card

Taiwan's Chunghwa Post to Introduce Visa Debit Card Service



NetSpend and Winn-Dixie Launch Prepaid Reloadable Debit Card First Internet Bank Launches Visa Contactless Debit Card Doha Bank Unveils Visa Debit Platinum Card

12. PRODUCT INNOVATIONS/INTRODUCTIONS IN THE RECENT PAST – A PERSPECTIVE BUILDER

Standard Chartered Bank Rolls Out Platinum Debit Card

HSBC Bank Unveils Debit Cards in China

Ecobank Nigeria Rolls Out Multi-Currency Debit Card

Bank of America Rolls Out Visa Debit Card

Bank Freedom Rolls Out Prepaid Debit Card

Malayan Banking Launches Maybankard Visa Debit Card

J.P. Morgan Introduces Workers Compensation Card

Nedbank Unveils Npay

SBI Introduces Debit Cards in Canada

Washington Mutual Introduces WaMu® Debit MasterCard® with PayPass™

J.P. Morgan Introduces New Corporate Gold and Platinum Cards

Bankverein Werther and First Data to Introduce Prepaid Card

Citibank Introduces Citibank Visa Debit Card

Citibank Unveils Citibank Debit & ATM Cards

Citibank Unveils Renminbi Debit Card

Citibank Launches Emirates-Citibank Debit Card

Bank of Taiwan and Cosmos Bank Introduce Visa Debit Cards

Paychex Unveils Paychex FSA Debit Card

Citibank Unveils Co-Branded Debit Card

IDBI Rolls Out New International Debit MasterCard

Citibank and SMRT Introduce New Debit Card

Tempo & QuikTrip to Introduce Debit Card with Fuel Discount Feature

Neteller Releases New Debit Cards in Asia and Europe

Guardian Launches Benny Prepaid MasterCard Debit Card

Murphy Oil to Introduce New Debit Cards

Sanlam Introduces Sanlam Liquid Debit Card

Halifax Launches First Visa Debit Card in Ireland

Indian Bank Introduces International Debit Card

Capital One to Launch New Debit Card

Barclays to Introduce Carbon Neutral Debit Card in the UK

MasterCard & Upromise Unveil New Rewards Program

MasterCard Offers Zero Liability Protection Program to US Small Business Cards



MasterCard Introduces Counter-Fraud Solution for PIN Debit Transactions Axis Bank Introduces International Debit Card for Small & Medium Enterprises SBI to Introduce ATM-Cum-Debit Card Cash Back Scheme in Select Cities OPM Launches Debit Card for Procuring Healthcare Products on Trial Basis EDP Launches Elvis Presley Prepaid Visa® Card Chase Introduces Visa-Branded 'Blink' Debit Cards HDFC Launches Exclusive Debit Card for Women Discover Financial Unveils New Discover® Signature Debit Card Binghamton Introduces Giant EXTRA Plus Debit Card for its Customers VIB Unveils New VIB Values Debit Card IBQ Rolls Out Debit Card for Middle East & North African Markets Bulgaria FIB Introduces Visa Electron Debit Card for Online Transactions UniCredit Romania Unveils Visa Business Electron Debit Card U.S. Bank & Cabela's Roll Out Debit Card with Rewards Program TalkSport Introduces Pre-Pay Debit Card to Enter Financial Services Market Metavante Integrates BenSoft's RepayMe Solution into its Healthcare Debit Card Debitman Receives Patent for New Retailer Debit Card Network Payment System Dashen Introduces First Visa Electron Debit Card in Ethiopia ANZ Introduces ANZ Everyday Visa Debit Card RCBC Unveils Debit Card for Overseas Filipino Workers DTB Forays into Card Business by Launching Open Visa Debit Card Citibank Introduces Student Debit Scholarship Card Across Poland NBB Rolls Out New MasterCard Debit Card Across Bahrain QCSI Incorporates MyHealthBank Software into Benefits Debit Card Visa Collaborates with Insurance Companies to Offer Debit Card PNB and MasterCard Introduce PNB MasterCard Debit Card Banamex Introduces New Toluca Co-Branded Debit Card

13. FOCUS ON SELECT PLAYERS

Debit Card Issuers
Bank of America Corporation (US)
Barclays Bank Plc (UK)
China Merchants Bank Co., Ltd (China)
Citigroup, Inc. (US)
Citibank, Inc. (US)
Crédit Agricole S.A (France)
Deutsche Bank AG (Germany)
HSBC Bank plc (UK)



ICICI Bank ltd (India)

ING Group N.V. (The Netherlands)

JCB Co., Ltd. (Japan)

JPMorgan Chase & Co. (US)

Laser Card Services Ltd. (Ireland)

Lloyds Banking Group PLC (UK)

The Royal Bank of Scotland Group Plc (UK)

S2 Card Services Ltd. (UK)

State Bank of India (India)

Wells Fargo & Company (US)

Wachovia Corporation (US)

EFT Networks/Card Processing Companies

Atos Worldline SA (France)

First Data Corporation (US)

STAR® Networks, Inc.

Fidelity National Information Services, Inc. (US)

MasterCard Incorporated (US)

NYCE Payments Network, LLC (US)

PULSE EFT Association, Inc. (US)

SIA-SSB S.p.A. (Italy)

Visa, Inc. (US)

Visa U.S.A., Inc. (US)

14. GLOBAL MARKET PERSPECTIVE

Table 2. World Recent Past, Current & Future Analysis for Debit Cards by Geographic Region - US, Canada, Japan, Europe, Asia-Pacific (excluding Japan), Latin America and Rest of World Markets Independently Analyzed with Annual Number of Cards in Use in Million for Years 2009 through 2015 (includes corresponding Graph/Chart)

Table 3. World Historic Review for Debit Cards by Geographic Region - US, Canada, Japan, Europe, Asia-Pacific (excluding Japan), Latin America and Rest of World Markets Independently Analyzed with Annual Number of Cards in Use in Million for Years 2003 through 2008 (includes corresponding Graph/Chart)

Table 4. World 11-Year Perspective for Debit Cards by Geographic Region – Percentage Breakdown by Cards in Use for US, Canada, Japan, Europe, Asia-Pacific (excluding Japan), Latin America and Rest of World Markets for Years 2005, 2010 &



2015 (includes corresponding Graph/Chart)

15. THE UNITED STATES

A. Market Analysis

Outlook

Debit Cards Market

A Preview

Debit Card Use: Unaffected by Economic Downturn

Debit Cards Market in 2009 - At a Glance

Reg E to Affect Issuers' Overdraft and Interchange Income

Rising Threat of Fraud

Preference for Cash Transactions Affects Card Usage

Recession Favors Visa & MasterCard

Factors Driving Growth of Debit Cards

Rewards & Prepaid Cards

Routine & Low-Value Transactions

Debit Card Transactions Witness Rapid Growth

Table 5. Payment Cards Market in the US (2009): Percentage Share Breakdown of Transaction Value for Credit Cards, and Debit and Prepaid Cards

Card Associations in the US

Visa & MasterCard – An Intense Battle

Online Vs Offline Debit Cards

Offline: The Dominant Debit Card Program

Table 6. Leading Networks in the US Signature Debit Market (2007): Percentage Share Breakdown of Transaction Volume for Visa and MasterCard

Table 7. Leading Issuers of Signature Debit Cards in the US (2007): Percentage Share Breakdown of Transaction Value for Bank of America, Wells Fargo, JP Morgan Chase, Wachovia, Washington Mutual, U.S. Bank, Regions Bank, Fifth Third, USAA Savings, and Others (includes corresponding Graph/Chart)

PIN Debit – Faster Growing Debit Program Leaders in the PIN Debit Market



Table 8. Leading Players in the US PIN Debit Market (2008): Percentage Share Breakdown of Purchase and Cash Transactions for Visa, Star, Pulse, NYCE, Accel, and Others (includes corresponding Graph/Chart)

Table 9. Leading Issuers of PIN Debit Cards in the US (2007): Percentage Share Breakdown of Transaction Value for Bank of America, Wells Fargo, Washington Mutual, Wachovia, JP Morgan Chase, Regions Bank, U.S. Bank, SunTrust, Citigroup, and Others (includes corresponding Graph/Chart)

Comparative Analysis of Cost Per Transaction

Table 10. Cost Per Transaction for PIN Debit, Signature Debit, and Credit Transactions in the US

Table 11. Network Pricing for Retail Transactions Using PIN Debit Cards

Trends in Signature & PIN Debit Card Segments

Trends & Developments

Debit Cards – Replacing Cash Payments

Card Networks & Issuers Target Young Consumers

Women Debit Card Users on the Rise

Teen Prepaid Cards Growing Popular

Credit Unions Benefit from Growing Debit Card Usage

Government Agencies Slow to Adopt Debit Cards for Disbursements

Card Issuers Capitalize on 'Back-to-School' Spending Period

Debit Cards in Natural Emergencies

Visa Provides E-Payment Facility in Theatres

Surging Use of MasterCard's PayPass Debit & Credit Cards

Debit Cards Erode Credit Cards Revenues

Rising Debt from Credit Cards Drives Use of Debit Cards

Major Challenges & Issues

Interchange Fee - A Major Challenge for Card Associations

Lack of Consensus on Revenues Hampers Revenue Generation

Multiplicity of Cards – A Major Obstacle for Consumers

Demographic Challenges Hurdle Rapid Adoption

'Bucket Spending' Limits Card Usage to Small-Value Transactions



Security – A Key Concern for Issuing Banks
Debit Card Usage at Stores
Reward Programs for Debit Cards
Prepaid Debit Cards Gaining Popularity
Growth Opportunity Lures Card Networks
Prepaid Finds Use in Payments & Remittances
Restrictions on Interchange Fees – A Major Hurdle
Open Loop Prepaid Market – Growth Opportunities & Roadblocks
Rising Debit Card Fraud – A Key Concern for Card Participants

Table 12. US Payments Industry (2009): Percentage Breakdown of Fraud Loss by Payment Type for Credit Card, Check, Signature Debit, PIN Debit and ACH (includes corresponding Graph/Chart)

Contactless Technology Offer Enormous Growth Potential
Growing Penetration of Debit Cards Among Small Businesses
Rising Use of Debit Cards for Micro-Payments
Debit Cards for Healthcare Benefits Plan Administration
Growing Demand for Debit Cards in Healthcare Benefits Administration Programs
Smart Medical Debit Cards Facilitate Faster Claim Settlements
Debit Cards Facilitate Faster and Secure Child Support Payments
Prepaid Debit Cards – Ideal for Benefits Payments
Payroll Debit Cards for Banked and Un-banked Employees
Card Companies Focus on Minority Communities
Debit Cards Used for Payment of Unemployment Benefits
Prepaid Debit Cards Market in the US
B. Market Analytics

Table 13. US Recent Past, Current & Future Analysis for Debit Cards by Product Segment – Signature (Offline) and PIN (Online) Markets Independently Analyzed with Annual Number of Cards in Use in Million for Years 2009 through 2015 (includes corresponding Graph/Chart)

Table 14. US Historic Review for Debit Cards by Product Segment – Signature (Offline) and PIN (Online) Markets Independently Analyzed with Annual Number of Cards in Use in Million for Years 2003 through 2008 (includes corresponding Graph/Chart)



Table 15. US 11-Year Perspective for Debit Cards by Product Segment – Percentage Breakdown by Cards in Use for Signature (Offline) and PIN (Online) Markets for Years 2005, 2010 & 2015

Table 16. US Recent Past, Current & Future Analysis for Debit Card by Product Segment – Signature (Offline) and PIN (Online) Markets Independently Analyzed with Transaction Volume in Billion for Years 2009 through 2015 (includes corresponding Graph/Chart)

Table 17. US Historic Review for Debit Card by Product Segment – Signature (Offline) and PIN (Online) Markets Independently Analyzed with Transaction Volume in Billion for Years 2003 through 2008 (includes corresponding Graph/Chart)

Table 18. US 11-Year Perspective for Debit Cards by Product Segment – Percentage Breakdown by Transaction Volume for Signature (Offline) and PIN (Online) Markets for Years 2005, 2010 & 2015

16. CANADA

A. Market Analysis

Outlook

Payment Cards Market - An Overview

A Chronology of Select Technological Developments in Canada's Financial Industry IDP – Canada's National Debit Scheme

Tech-Savvy Consumers Facilitate Growth in Electronic Payments Segment Canada Promotes Use of Chip-Enabled Cards

Consumers Prefer PIN Debit Transactions

B. Market Analytics

Table 19. Canada Recent Past, Current & Future Analysis for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2009 through 2015 (includes corresponding Graph/Chart)

Table 20. Canada Historic Review for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2003 through 2008 (includes corresponding Graph/Chart)

17. JAPAN



A. Market Analysis

Outlook

Payments Cards in Japan – An Overview

A Historical Perspective

Debit Cards System in Japan

Card Associations in Japan

Online Processing Dominates Debit Card Processing Scenario...

B. Market Analytics

Table 21. Japanese Recent Past, Current & Future Analysis for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2009 through 2015 (includes corresponding Graph/Chart)

Table 22. Japanese Historic Review for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2003 through 2008 (includes corresponding Graph/Chart)

18. EUROPE

A. Market Analysis

Outlook

Banking Facilities in Europe

Central and Eastern Europe (CEE) Region

Cards Replace Cash and Paper Transactions

Payments Cards Address Needs of Un-Banked Population

Focus on Prepaid Cards

Single Euro Payments Area (SEPA) Takes Shape in Europe

Rationale Behind SEPA

What is SEPA?

Major Highlights of SEPA

B. Market Analytics

Table 23. European Recent Past, Current and Future Analysis for Debit Cards by Geographic Region – France, Germany, Italy, UK, Spain, Russia and Rest of Europe Markets Independently Analyzed with Annual Number of Cards in Use in Million Years 2009 through 2015 (includes corresponding Graph/Chart)



Table 24. European Historic Review for Debit Cards by Geographic Region – France, Germany, Italy, UK, Spain, Russia and Rest of Europe Markets Independently Analyzed with Annual Number of Cards in Use in Million Years 2003 through 2008 (includes corresponding Graph/Chart)

Table 25. European 11-Year Perspective for Debit Cards by Geographic Region – Percentage Breakdown by Cards in Use for France, Germany, Italy, UK, Spain, Russia and Rest of Europe Markets for Years 2005, 2010 & 2015 (includes corresponding Graph/Chart)

18A.FRANCE

A. Market Analysis
Outlook
Payment Cards Market in France – An Overview
Debit Cards in France
Carte Bleue – The National Debit Card Scheme
B. Market Analytics

Table 26. French Recent Past, Current & Future Analysis for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2009 through 2015 (includes corresponding Graph/Chart)

Table 27. French Historic Review for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2003 through 2008 (includes corresponding Graph/Chart)

18B.GERMANY

A. Market AnalysisOutlookAn Overview of the German Payment Cards MarketB. Market Analytics

Table 28. German Recent Past, Current & Future Analysis for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2009 through 2015 (includes corresponding Graph/Chart)



Table 29. German Historic Review for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2003 through 2008 (includes corresponding Graph/Chart)

18C.ITALY

A. Market AnalysisOutlookPayment Cards Market – An Insight

Table 30. Italian Payment Cards Market (2008): Percentage Breakdown of Transaction Volume for Credit and Debit Cards

Payment Network
MasterCard Vs Visa
B. Market Analytics

Table 31. Italian Recent Past, Current & Future Analysis for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2009 through 2015 (includes corresponding Graph/Chart)

Table 32. Italian Historic Review for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2003 through 2008 (includes corresponding Graph/Chart)

18D.UNITED KINGDOM

A. Market Analysis
Outlook
Impact of Recession
Payments Market – An Overview
At a Glance

Table 33. Payment Cards Market in the UK (2006- 2009): Percentage Share Breakdown of Purchase Value for Credit Cards, Charge Cards, and Debit Cards (includes corresponding Graph/Chart)



Table 34. Frequency of Payment Card Used (2009): Breakdown for Credit Card, Charge Card, and Debit Card (includes corresponding Graph/Chart)

Debit Cards Outshine Credit Cards

Table 35. Debit Card Schemes in the UK (2006-2009): Percentage Share Breakdown of Transaction Value for Visa, Electron, Maestro, and Others (includes corresponding Graph/Chart)

Card Associations in the UK
Chip & PIN Technology Lowers Card Fraud Losses
Growing Demand for Prepaid Cards
Open-Loop Prepaid Cards Market
UK Introduces Contactless Cards for Low-Value Transactions
B. Market Analytics

Table 36. UK Recent Past, Current & Future Analysis for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2009 through 2015 (includes corresponding Graph/Chart)

Table 37. UK Historic Review for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2003 through 2008 (includes corresponding Graph/Chart)

18E.SPAIN

A. Market AnalysisOutlookOverview of Spanish Payment Cards MarketB. Market Analytics

Table 38. Spanish Recent Past, Current & Future Analysis for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2009 through 2015 (includes corresponding Graph/Chart)

Table 39. Spanish Historic Review for Debit Cards Market Analyzed with Annual



Number of Cards in Use in Million for Years 2003 through 2008 (includes corresponding Graph/Chart)

18F.RUSSIA

A. Market AnalysisOutlookDebit Card Usage Grows

B. Market Analytics

Table 40. Russian Recent Past, Current & Future Analysis for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2009 through 2015 (includes corresponding Graph/Chart)

Table 41. Russian Historic Review for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2003 through 2008 (includes corresponding Graph/Chart)

18G.REST OF EUROPE

A. Market Analysis

Outlook

Payment Cards Set for Rapid Growth in Central Europe

Select Regional Markets – An Overview

Belgium

Mobile Phones As Debit Cards

Finland

Greece

Ireland

Overview

Laser - The National Debit Card Scheme

Declining Share of Check-Based Payments

Portugal

The Netherlands

Turkey

An Insight into Turkish Payment Cards Market

Credit Cards Hold Sway in Turkish Payments Market

Advanced Infrastructure Facilities to Drive Cards Market



B. Market Analytics

Table 42. Rest of Europe Recent Past, Current & Future Analysis for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2009 through 2015 (includes corresponding Graph/Chart)

Table 43. Rest of Europe Historic Review for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2003 through 2008 (includes corresponding Graph/Chart)

19. ASIA-PACIFIC

A. Market AnalysisOutlookB. Market Analytics

Table 44. Asia-Pacific Recent Past, Current and Future Analysis for Debit Cards by Geographic Region – Australia, China, India, Singapore and Rest of Asia-Pacific Markets Independently Analyzed with Annual Number of Cards in Use in Million Years 2009 through 2015 (includes corresponding Graph/Chart)

Table 45. Asia-Pacific Historic Review for Debit Cards by Geographic Region – Australia, China, India, Singapore and Rest of Asia-Pacific Markets Independently Analyzed with Annual Number of Cards in Use in Million for Years 2003 through 2008 (includes corresponding Graph/Chart)

Table 46. Asia-Pacific 11-Year Perspective for Debit Cards by Geographic Region – Percentage Breakdown by Cards in Use for Australia, China, India, Singapore and Rest of Asia-Pacific Markets for Years 2005, 2010 & 2015 (includes corresponding Graph/Chart)

19A.AUSTRALIA

A. Market Analysis

Outlook

Overview

EMV Compliance & Technological Advancements Hold Key to Growth



RBA Introduces New Regulations for Payment Cards Industry
Debit Cards in Australia
Recession Fosters Debit Card Use

Table 47. Payment Modes in Australia (2008): Percentage Share Breakdown of Transaction Value for Credit Cards, Debit Cards, and Cash and Checks (includes corresponding Graph/Chart)

Interchange Fee in Australia
RBA Proposes Reforms to ATM Fees
Debit Card Fraud in Australia
B. Market Analytics

Table 48. Australian Recent Past, Current & Future Analysis for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2009 through 2015 (includes corresponding Graph/Chart)

Table 49. Australian Historic Review for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2003 through 2008 (includes corresponding Graph/Chart)

19B.CHINA

A. Market AnalysisOutlookChina's Bankcard Industry – An Overview

Table 50. Bankcards Industry in China (2008): Percentage Share Breakdown of Cards Issued by Payment Card for Debit and Credit Cards

Rise in Personal Accounts Facilitate Debit Card Use...
Government Promotes Use of Bankcards
Additional Services Ensure Continuous Growth for Debit Cards
B. Market Analytics



Table 51. Chinese Recent Past, Current & Future Analysis for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2009 through 2015 (includes corresponding Graph/Chart)

Table 52. Chinese Historic Review for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2003 through 2008 (includes corresponding Graph/Chart)

19C.INDIA

A. Market AnalysisOutlookFinancial Cards Industry in India

Table 53. Payments Card Industry in India (2007- 2009): Percentage Share Breakdown of Number of Cards in Circulation for Debit Cards and Credit Cards (includes corresponding Graph/Chart)

Table 54. Payments Card Industry in India (2008- 2009): Percentage Share Breakdown of Transaction Value for Debit Cards and Credit Cards

Debit Cards – A Dominant Presence Recession Fails to Dent Growth Prospects

Table 55. Average Annual Debit Card Spending at Merchant POS Terminals (2006-2009) (includes corresponding Graph/Chart)

Issues & Trends

Credit Cards – Preferred for High-Value Purchases
Prepaid & Premium Cards – Potential for Higher Debit Card Utilization
Increased Adoption of Electronic Systems Boosts Demand for Debit Cards
Low Utilization Rates at POS Terminals
Overcoming Infrastructure Challenges

Table 56. Density of ATMs in Select Countries (includes corresponding Graph/Chart)



Focus Shifts to Smaller Towns & Cities
Visa Initiates ADP Program for Developing Infrastructure in Smaller Cities
SBI Promotes Debit Card Usage in Small Cities
MasterCard & Visa Offer Differentiated Products
Card Use for Routine Payments Grows
Banks Promote Card Usage for Modernization of Banking Operations
Visa Provides Zero Liability Protection Program for Debit Cardholders
SBI Dominates Debit Card Issuance Scenario

Table 57. Leading Players in the Indian Debit Cards Market (2008-09): Percentage Share Breakdown of Cards Issued for State Bank of India, ICICI Bank, Axis Bank, HDFC, PNB, Canara Bank, Andhra Bank, BOB, and Others (includes corresponding Graph/Chart)

Table 58. Leading Indian Banks by Number of ATM Outlets (2009): Percentage Share Breakdown for SBI, ICICI, Axis, HDFC, PNB, Canara Bank, UBI, and Others (includes corresponding Graph/Chart)

Table 59. Leading Indian Banks by Number of Merchant POS Terminals (2009): Percentage Share Breakdown for ICICI, Axis, HDFC, HSBC, Citibank, BOB, and Others (includes corresponding Graph/Chart)

B. Market Analytics

Table 60. Indian Recent Past, Current & Future Analysis for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2009 through 2015 (includes corresponding Graph/Chart)

Table 61. Indian Historic Review for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2003 through 2008 (includes corresponding Graph/Chart)

19D.SINGAPORE

A. Market AnalysisOutlookAn Insight into Singapore's Cards Market



B. Market Analytics

Table 62. Singaporean Recent Past, Current & Future Analysis for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2009 through 2015 (includes corresponding Graph/Chart)

Table 63. Singaporean Historic Review for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2003 through 2008 (includes corresponding Graph/Chart)

19E.REST OF ASIA-PACIFIC

A. Market Analysis

Outlook

Select Regional Markets – An Overview

Malaysia

Recession Fosters Debit Card Use

EMV Compliance Fosters Debit Card Growth

Major Card Issuers in Malaysia

South Korea

The Philippines

Growing Popularity of Debit Cards

Debit Cards for Payroll & Benefit Remittance Applications

Thailand

Vietnam

B. Market Analytics

Table 64. Rest of Asia-Pacific Recent Past, Current & Future Analysis for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2009 through 2015 (includes corresponding Graph/Chart)

Table 65. Rest of Asia-Pacific Historic Review for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2003 through 2008 (includes corresponding Graph/Chart)

20.LATIN AMERICA



A. Market Analysis

Outlook

Payments Industry in Latin America – An Introduction Low Penetration of Banking Services – A Major Obstacle

Impact of Inter-Country Differences

Debit Cards Market in Latin America

The Beginning

Banks & Governments Promote Debit Card Usage

Low Consumer Savings Imply Lesser POS Transactions

Debit Card Issuers Face the Heat from Credit Cards

Visa's Card Transactions Grow Rapidly in Latin America

Electronic Payment Systems Infrastructure in Latin America

Clearing House

Card Networks

B. Market Analytics

Table 66. Latin America Recent Past, Current and Future Analysis for Debit Cards by Geographic Region – Brazil, Argentina, Mexico, Rest of Latin America Markets Independently Analyzed with Annual Number of Cards in Use in Million for Years 2009 through 2015 (includes corresponding Graph/Chart)

Table 67. Latin America Historic Review for Debit Cards by Geographic Region – Brazil, Argentina, Mexico, Rest of Latin America Markets Independently Analyzed with Annual Number of Cards in Use in Million for Years 2003 through 2008 (includes corresponding Graph/Chart)

Table 68. Latin America 11-Year Perspective for Debit Cards by Geographic Region – Percentage Breakdown by Cards in Use for Brazil, Argentina, Mexico, Rest of Latin America Markets for Years 2005, 2010 & 2015 (includes corresponding Graph/Chart)

20A.ARGENTINA

A. Market AnalysisOutlookDebit Cards Market – An InsightB. Market Analytics



Table 69. Argentinean Recent Past, Current & Future Analysis for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2009 through 2015 (includes corresponding Graph/Chart)

Table 70. Argentinean Historic Review for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2003 through 2008 (includes corresponding Graph/Chart)

20B.BRAZIL

A. Market AnalysisOutlookRising Popularity of Plastic Payments

Table 71. Payment Cards Market in Brazil (2008): Percentage Share Breakdown of Number of Cards for Credit Cards, Debit Cards, and Private Label Cards (includes corresponding Graph/Chart)

Table 72. Payment Cards Market in Brazil (2008 & 2009): Percentage Share Breakdown of Turnover for Credit Cards and Debit Cards

Debit Cards: Driving Payments Market

B. Market Analytics

Table 73. Brazilian Recent Past, Current & Future Analysis for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2009 through 2015 (includes corresponding Graph/Chart)

Table 74. Brazilian Historic Review for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2003 through 2008 (includes corresponding Graph/Chart)

20C.MEXICO

A. Market AnalysisOutlookAn Introduction to Mexican Payments System



Debit Cards Market in Mexico
A Preview
Debit Cards – Low Utilization Rates Offers Growth Prospects
Banks Collaborate with Government Agencies to Promote Card Use
B. Market Analytics

Table 75. Mexican Recent Past, Current & Future Analysis for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2009 through 2015 (includes corresponding Graph/Chart)

Table 76. Mexican Historic Review for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2003 through 2008 (includes corresponding Graph/Chart)

20D.REST OF LATIN AMERICA

A. Market Analysis

Outlook

A Brief Overview of Select Regional Markets

Chile

Colombia

Peru

Venezuela

B. Market Analytics

Table 77. Rest of Latin America Recent Past, Current & Future Analysis for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2009 through 2015 (includes corresponding Graph/Chart)

Table 78. Rest of Latin America Historic Review for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2003 through 2008 (includes corresponding Graph/Chart)

21. REST OF WORLD

A. Market Analysis
Outlook



Select Regional Markets – An Overview

South Africa

Debit Cards – Driving Force for Financial Cards Market

Un-banked Population - Potential for Growth

Fighting Card Fraud with EMV Compliance

Kenya

Inadequate Telecom Infrastructure – A Major Obstacle for Debit Card Usage

Nigeria

Rise in Debit Card-Based Online Payments Across the Middle East...

B. Market Analytics

Table 79. Rest of World Recent Past, Current & Future Analysis for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2009 through 2015 (includes corresponding Graph/Chart)

Table 80. Rest of World Historic Review for Debit Cards Market Analyzed with Annual Number of Cards in Use in Million for Years 2003 through 2008 (includes corresponding Graph/Chart)

Total Companies Profiled: 171 (including Divisions/Subsidiaries - 194)

Region/CountryPlayers

The United States86

Canada

Japan

Europe

France

Germany

The United Kingdom

Italy

Rest of Europe

Asia-Pacific (Excluding Japan)

Latin America

Africa

Middle-East

Caribbean

Please read Global Industry Analysts, Inc., - Sales Policy below before placing an order:



All Publications from Global Industry Analysts, Inc., (GIA) are protected per protocols of the Universal Copyrights Convention and the United States Copyrights Office. It is GIA's policy that once purchased, these publications may not be returned for any reason. GIA makes all reasonable attempts to report current and accurate information in its publications.

GIA will not be responsible for any type of damages (financial or other) incurred by the client (company or individual) in the usage of GIA's publications or services. The client agrees that in case a legal resolution becomes necessary, the venue shall be the city of San Francisco, California, USA. Under any circumstances, GIA's liability shall be limited to the exact price of the product or service paid to GIA by the client. This publication is sold as a single-user single-site license. Electronic versions operate like normal PDF files once installed and permit unlimited print and cut & paste. Digital controls and watermarks are set on electronic copies and are protected against copying. Extra licenses can be purchased for the same location at 10% of the list price.



I would like to order

Product name: Debit Cards: Market Research Report

Product link: https://marketpublishers.com/r/D273A260FABEN.html

Price: US\$ 4,950.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer

Service:

info@marketpublishers.com

Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page https://marketpublishers.com/r/D273A260FABEN.html