

# Shift to Electronic Payments: Growth Opportunities for Merchant Processors

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There has been a continued strong global transaction growth in both debit and credit card transactions. The continuous move away from cash to electronic mode of payment is creating significant opportunities for payment processors like First Data, Global Payments and networks like MasterCard and American Express.

Australia's share of retail payments through credit and debit cards is the highest with 51% of overall transactions in the country. Canada, France and United States follows with 47%, 40% and 37% respectively of overall retail transactions with credit and debit cards. Cash-centric international markets like Russia, Japan, China, Germany and Italy holds immense opportunities for merchant processors and card networks as the level of card penetration is also rising in these countries.

The merchant services industry is highly competitive and largely a commoditized industry. The major factors that have increased competitiveness include aggressive pricing by merchants, increased adoption of technologies and ease of switching processors.

Increased competitiveness and aggressive pricing has resulted in negative impact on the margins of merchant processors. Reduced profitability of the industry has resulted in consolidation as players are increasingly looking for gaining economies of scale.

The report is a study on the shift to electronic payments from cash and the implications of this shift from the perspective of merchant processors or acquirers. The supply chain in the processing of credit or debit cards has been studied with a focus on the major entities - card issuer, card association, merchant, merchant acquirer and electronic processor for credit and signature debit transactions. The report analyzes the factors that are driving the growth of paperless transactions. It also assesses the competitiveness of the merchant processing industry and profiles the significant processors.

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