

UK Card Payments 2014



Payment cards are the most popular non-cash payment method in the UK by volume. They allow cardholders to pay for goods and services easily and conveniently, and provide a secure alternative to cash and cheques. Today, most consumers pay for many of their purchases with a card and most retailers take payment cards, as do an increasing number of professional service providers. The majority of purchases on the internet are made using credit and debit cards.

Credit and debit cards are issued by a variety of organisations such as banks, building societies and other financial services companies. The types of cards issued and their level of functionality vary from card issuer to card issuer and between the different card schemes under which the cards are issued. The major payment card schemes include American Express, Diners Club, JCB International, Maestro, MasterCard and Visa. These schemes are the operators of the payment card systems that govern transaction processes and transmission of money through the card networks. This report looks in detail at how payment cards are held and used, and includes summary tables on cards in issue, the number and value of transactions, and point-of-sale terminals.

Publications are available by contacting: press@ukcards-ffauk.org.uk

For more information please visit our website: www.theukcardsassociation.org.uk

UK Card Payments 2014 (formerly entitled UK Plastic Cards) brings together information on how many cards we have and what we spend our money on, both in the high street and online. It also includes details of personal payment card spending habits, and forecasts how our use of payment cards is expected to change over the next ten years.

You may be interested in a series of publications from the Payments Council including *UK Payment Statistics*, *UK Cash & Cash Machines*, *UK Automated Payments*, *UK Consumer Payments* and *UK Cheques*.

A glossary of terms used in this publication can be found at:

www.theukcardsassociation.org.uk

Colleagues working on behalf of The UK Cards Association will be happy to help if you have any queries regarding this publication.

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UK Card Payments 2014

(Formerly entitled UK Plastic Cards)

The UK Cards Association is the authoritative source for sector-wide trends and metrics for the card payments market. Published data includes monthly Card Expenditure Statistics (CES), Debit Card reports and quarterly Market Trend reports. Alongside these regular releases, this publication UK Card Payments, provides an annual top line summary of how many cards are held and where money is spent, both in the high street and online.

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UK Card Payments 2014



Name of Contact	
Name on Card	
Company Name	

Address	
	Post / Zip code

Telephone number	
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Description of goods/services	
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Card	MasterCard	Maestro	VISA	Switch
<i>(please circle which card)</i>				

Card number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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Expiry date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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Valid from date*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Issue Number*	<input type="text"/>
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** This data is only required for some cards e.g. Maestro*

Date of Transaction	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / 2 0 1 4
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Total Amount <i>(including VAT)</i>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - 0 0
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For UK Payments Use Only

Accounts Postings

Sales A/c in Nominal Ledger						£						-		
VAT	3	1	0	8	0	£						-		
Total cash	2	0	0	0	0	£						-		

UK Payments Unit	The UK Cards Association
Signature	